SATURDAY NIGH

EBRUARY 16, 1946

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THE CANADIAN ILLUSTRATED WEE

THE FRONT PAGE

Fighting The U.N.O.

THE American campaign against U.N.O. is getting along very nicely, thank you; and since the United States is a democracy it has the great advantage over Russia that the campaign does not have to be carried on by the government itself. The latest line of attack, now that the demand of certain Senators for an immediate disarmament conference seems to have fallen somewhat flat, is the denunciation of the proposal for extraterritorial rights for U.N.O. in the area in New York and Connecticut in which it is proposed to set up its establishment. Not an inch of United States territory must ever be surrendered for any such purpose (or indeed any other purpose), shouts Mr. Sokolsky, influential commentator in some thousands of American newspapers; and whoever proposes to surrender it must be denounced as a tratior.

There is no particular reason why anybody should wish to establish the headquarters of U.N.O. in the United States except to afford satisfaction to the American people, and if the loss of forty-two square miles of territory is going to cause them more grief than the presence of U.N.O. affords them pride and pleasure the whole thing can easily be moved elsewhere. But wherever it is it will have to have extraterritorial rights, and if it is not in the United States the Americans will be the first to recognize that fairly obvious fact.

Mr. Sokolsky himself would not dream of participating in a U.N.O. which had to carry on its operations under the sovereign government of, let us say, Russia, or Iran, or China, or Canada; and if it were proposed to set up U.N.O. under any such national government he would immediately demand that the United States withdraw. But if it is to be set up within the borders of the United States he instantly objects to the extraterritoriality which he would demand in any other country, and makes a clever but utterly illogical appeal to American patriotic sentiment.

His whole purpose is to increase dislike for U.N.O. among the American people, and to strengthen the feeling of unmitigated nationalism which is the one great obstacle to any and every movement in the direction of an international structure for the maintenance of peace and justice.

Postwar students at the Beaux Arts in Paris, probably the world's best-known art school, face many difficulties. But this mademoiselle, cheerfully "snacking" as she sketches in life class, typifies the gallant spirit of France's young artists, who keep alive the nation's artistic traditions. See page 5.

Future Customer

CHINA is today the world's largest prospective customer for capital. It has for the first time in its history a government which is progressive at least in the economic sense, and which should shortly be able to convince the world of its stability. When that is done there will be a practically unlimited market for capital goods of every description, but especially of those classes which are concerned with the improvement of agriculture and transportation. A vast, industrious and thrifty population, which for ages has lived under the shadow of starvation, has the requisite intelligence and organizing skill to permit of a very rapid rise in its standard of living as soon as these capital goods are available, but it cannot obtain them until they can be had on credit.

There is no conceivable reason why Canada should not provide a large proportion of this credit and of the goods which it will finance. We are popular with the Chinese, who know that they do not have to suspect us of any imperialisic designs. We shall have to learn to be a little less crude in our immigration policies towards a very ancient, civilized and proud people, but we shall probably manage even that in time. Our missionaries have done magnificent work in China and enjoy the highest respect and affection. And last but not least, the arrival of our troops in Hong Kong and their heroic behavior amid the hardships of a long captivity have made a deep impression on the Chinese mind.

Chinese is no doubt a more difficult language than Spanish or Portuguese, but adventurous-minded young Canadians who decide to learn it in the next few years should be sure of a livelihood, an interesting life, and a very reasonable chance of making a fortune. If they happen to combine the language with a mastery of engineering their fortune should be as good as made.

These Coalitions

THERE seems to be little doubt that the ineffectiveness of Mr. John Bracken's recent impact upon the province of British Columbia was largely due to the fact that in provincial politics the Progressive Conservative party is in coalition with the Liberals. The ultimate effect of the tendency towards coalition of the older parties in provincial affairs is difficult to forecast, but there is plenty of evidence that it hampers the efforts of whichever party is the weaker in the provincial field. Mr. Bracken is not, by his own admission, a "colorful" figure, but even a Sir John A. Macdonald would have had difficulty in impressing the people of the Pacific coast if backed by so little evidence of lively sympathy from the leaders of Conservative opinion in that part of the country.

Nor can the local leaders be greatly blamed for their apathy. They enjoy a share of power in the province as a result of their friendly understanding with the Liberals, and the two together are able to keep the C.C.F. at bay, which they would probably not be able to do if they were divided. They are giving the province an efficient and enterprising administration, and can probably continue to do so for quite a long time. In the federal field, on the other hand, the prospect of any early accession to power cannot be described as particularly alluring, with the natural result that Conservative interest is largely concentrated on the local arena.

But five or ten years of this sort of thing in several provinces (not necessarily with the apathy always on the Conservative side, for the state of the provincial Liberals in Ontario is very similar, and might become identical if the C.C.F. becomes more of a threat) could easily lead to a coalition in the federal field also.

P.O.W. Tug-of-War

AT THE height of the late war a famous Russian economist calculated the magnitude of the reparations which the United Nations would be entitled to receive from Germany, and he compared it with what might be extracted. In the latter calculation he included German labor power to be supplied to the United Nations on reparations account. Promptly, the Russians were called slave drivers by many individuals and publicists in the Western Allied countries.

Later on, at some conferences of the original Big Three, it was rumored that the Western Big Two had made concessions to the Russians in this respect, and clarification was urgently demanded, but not forthcoming, as to whether

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AR MR. EDITOR

...ing Glance At An Eminent ...st Representing Canada

...SATURDAY NIGHT:

...IS particularly fortunate that Canada, having missed the opportunity of being represented on the Security Council by L. B. Pearson, will be represented on the International Court of Justice by an equally well-balanced and clear - thinking Canadian, John Erskine Read.

My excuse for adding my testimony to what others have said about John Read is not so much that I have known him intimately for a good many years, as that I have been associated with him in at least one important phase of international relations. He has represented the Canadian Government in many cases coming before the International Joint Commission, and it is no exaggeration to say that he is as popular with the American Commissioners and staff as with the Canadian Section.

That is not merely because they respect his wide knowledge of international law and of Canadian-American relations, but rather because they have complete confidence in his integrity and impartial judgment. Mr. Read, in his own character, illustrates to a remarkable degree the particular quality that has marked the history of the International Joint Commission—the ability to see both sides of an international problem and to reach a conclusion that will be fair and at least reasonably acceptable to both. That quality should be of incalculable value in a member of an international court which will have to deal with many extremely delicate problems. Nor is it less important that he has the human qualities of kindliness and humor and the ability to get along with people of contrary views.

It is an interesting coincidence that one of Mr. Read's colleagues on the International Court of Justice will be Green Hackworth, who has been for a number of years the Legal Adviser of the Department of State at Washington, and consequently Mr. Read's opposite number. They have been associated in many matters involving Canadian - American relations, including those dealt with by the International Joint Commission, and their approach to the even broader questions with which they will now have to deal will, I believe, be very similar.

It may not be generally known that several members of the present Canadian Cabinet and its immediate predecessor studied law under Mr. Read when he was Dean of the Law School of Dalhousie University.

Ottawa, Ont. LAWRENCE J. BURPEE
Secretary for Canada,
International Joint Commission

The White Zulus

Editor, SATURDAY NIGHT:

CONGRATULATIONS to Professor Norwood and SATURDAY NIGHT for the timely article on "White Zulus."

Ancient writers pictured humanity as walking backwards into the future, unaware of the things on the path ahead, but looking on the vista of things past. If we, in this great age of "Progress," deny ourselves the best guide we could have for the journey, the liberal education, we blind ourselves to the past as well as the future and we will surely stumble and fall into the abyss of narrow-minded intellectual provincialism. Certainly "national amnesia *is* national suicide."

Toronto, Ont. W. M. KILBOURN

Too Flowery

Editor, SATURDAY NIGHT:

YOUR book-reviewer mishandled the facts in his reference to Sir Richard Grenville and the *Revenge*. The crew surrendered, on the promise that their lives would be saved. The ship was taken and manned by a Spanish crew, after which "The little *Revenge* went down by the island crags and was lost evermore in the main." See Tennyson.

Toronto, Ont. IAN MACPHERSON

Gentle Soul

Editor, SATURDAY NIGHT:

I HAVE just read your Front Page Editorial in your issue of January 26 entitled "The Meyer Sentence." All I can say is that such tripe as that just makes my blood boil. It is people who write such stuff as that, that are leading the world rapidly into World War No. III. It says that we do not want "vengeance." Of course we want vengeance on the unspeakable Germans and Japs. I saw the other day where two of them who had been sentenced to hang are now being let off with a paltry prison sentence. This kid glove stuff will *not do. All* good Germans and Japs are dead, long ago.

Vancouver, B.C. SYDNEY S. BARKER

Confident Minority

Editor, SATURDAY NIGHT:

YOUR article, "Let's Make the Parliamentary Hired Man Work," was hilariously funny. I laughed and laughed; but that night I had a perfectly terrible dream. I dreamed that we sent them razor blades, and all the Members of Parliament cut their throats, except the Social Creditors; they figured they could run the country alone—and tried it!

Vegreville, Alta. LAURA EVANS REID

The Call For Women

Editor, SATURDAY NIGHT:

DR. CHARLOTTE WHITTON'S brilliant article in your issue of January 28 should cause Canadian women to do a lot of thinking. Our women are not politically minded as are their sisters in Great Britain who are able to sit in the councils of men as equals; and in such large numbers, because they have a working knowledge of the science of government.

In public affairs many women are indolent, showing more interest in bridge and bingo. Unfortunately, too, some are jealous of those of their sex who who essay to give their talents and time to the public service. They rarely give them support at the polls, preferring a mediocre man to a brilliant woman.

Our village and city councils, our Provincial assemblies and Dominion Parliament are impoverished because women are not sufficiently represented. Labor also is insufficiently represented, thus failing to give a true balance and an accurate cross section of our citizenry. Our women must awake to their responsibilities, become politically conscious and organize.

Toronto, Ont. R. C. WOOD

Sound Logic

Editor, SATURDAY NIGHT:

IF the Japanese, who came here in good faith, can be turned out simply because Japan has been defeated in war, and because Japanese nationals behaved like savages during that war, then, obviously and logically, the Germans should be turned out too. Yet one hears no such demand, although German atrocities, proven up to the hilt, were just as bad and even worse, in fact far worse when German history and Christian training are taken into consideration.

If the Canadian Japanese have complied with everything demanded of them by the Immigration Authorities, then how is it that we can make a citizen of a German with full voting power and equal rights with any native-born Canadian, and yet refuse the same rights to a Japanese-Canadian?

Victoria, B.C. E. W. ABRAHAM

A Neglected Disease

Editor, SATURDAY NIGHT:

THE urgent need of adequate treatment for arthritis, has recently received some publicity. The following quotations from House of Commons Debates, relating to arthritis may be of interest to your readers.

On December 3, 1945, *Hansard* reported Mrs. Strum as saying: "The rapidly increasing rate at which arthritis is spreading demands special attention. . . I have been alarmed to notice the number of people who have been in wheel chairs for years, who have suffered incredible pain, and have been a terrific burden on their families.

On December 15 the Hon. Bruce Claxton said in reply to a question, "With regard to arthritis, I do not know of any work being done under the auspices of the National Research Council."

People concerned about this problem can exert their influence by writing to their Members of Parliament, or of their Legislative Assembly, urging that research on this serious and neglected disease be instituted, and that grants be made by the Dominion Government to the Provinces for the adequate treatment of arthritis.

MARGARET S. S. WHYTE
Nanaimo, B.C. PEARL LANDSMAN

A Queen's "Hamlet"

Editor, SATURDAY NIGHT:

YOUR recent article "Queen's University presents 'Hamlet'" is a good article but open to correction in one spot; viz, "the first time in Queen's history".

I well remember Queen's students putting on "Hamlet" about 1904 and I think it was a complete Queen's cast. Two performers stand out in my memory, Geo. McKinnon (later Rev.) as "Hamlet" and Tom McGillivray as "Polonius".

I think Prof. Cappon was the power behind. For myself, I had no connection with the affair beyond helping as an usher.

I don't remember what name the group used, but it was a Queen's group, it was "Hamlet" and it was 1904 or 5.

Vancouver, B.C. A. W. SCOTT,
QUEEN'S '98

A Monstrous Thing

Editor, SATURDAY NIGHT:

I HAVE frequently noticed in the industrial world that the individual who holds an exalted opinion of himself and of his contribution to the scheme of things is, usually, rather inefficient. This seems to be the case with the members of the House of Commons who recently increased their salaries two thousand dollars tax free.

They complain of onerous duties and of the cost of living in the Capital. By far the greater number of these members might as well remain in their homes in the constituencies they represent and have the party whip call them by 'phone when their votes are required upon measures before the house. They are much like chessmen who are moved about on the political chessboard by their leaders and were, if anything, overpaid at their former indemnities.

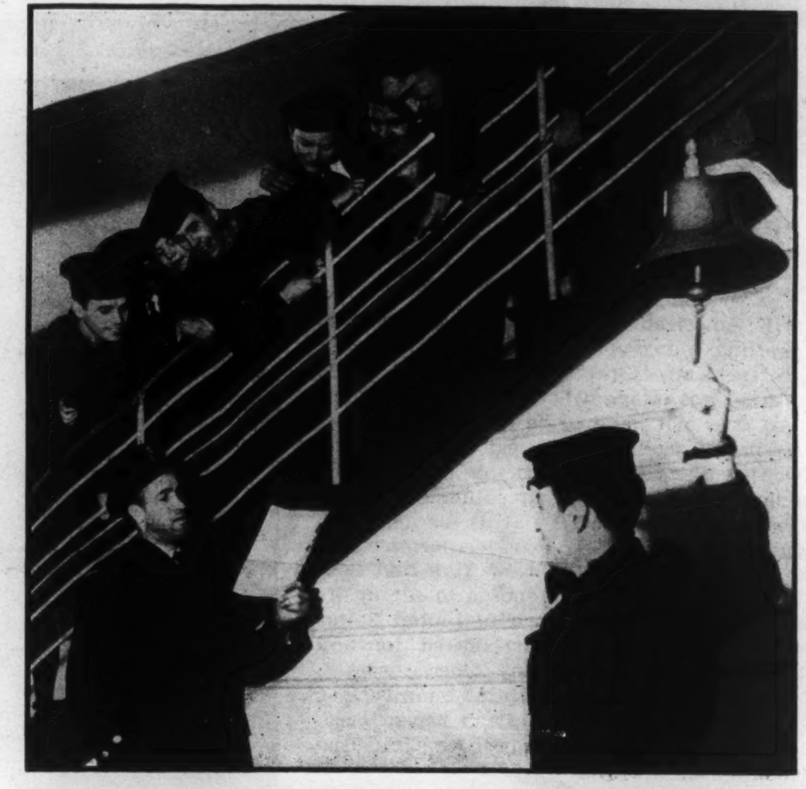
That these men should award themselves a tax free increase considerably in excess of the income of the average citizen, especially when incomes in excess of $660.00. for single persons and $1250.00. for married persons are being taxed, is monstrous.

But their action in granting themselves this increase is as nothing when compared with the effects to which it will give rise. Every alderman and legislative representative in the country will consider himself entitled to a like increase, and in B.C. the movement is already under way. Every employed person in the country will feel impelled to follow the example of these illustrious citizens and demand increases in wages. This will result in breaking the price ceilings that have been so helpful, and will lead to inflation, in which the great mass of the citizens would be losers.

Yet if the citizens of the country will take some concerted action this calamity may be avoided. If some public spirited body will have forms printed petitioning the repeal of this iniquitous legislation and place them in convenient places across Canada for the signature of voters, such a petition would be widely signed.

Vancouver, B.C. D. E. PEDDIE

Canada's "Meet The Navy" Is Filmed at Elstree



Come with us aboard His Majesty's Royal Canadian Ship "Elstree!" You've never heard of her? But she's real enough—though she's in "dry dock" at the famous English film studios. She was built by young Canadian seamen to help solve the housing shortage for performers in Canada's own "Meet the Navy", the Royal Canadian Navy's successful stage production which played to capacity audiences at the London Hippodrome after being sent overseas and became London's most talked-of show. The cast of 115 performers then moved to Elstree to film their play. Canadians themselves conceived the idea of converting part of the studio into ships quarters, including a forecastle, cabin, sleeping berths, ship's bell, etc. The Elstree's crew are Canadian naval ratings and Wrens, and life is led just as if she were afloat. Here: reading ship's orders — for the day's shooting on the set. Below: In the Wren's quarters, which are equipped with two-tier bunks, Mary Lix of Saskatchewan repairs a companionway—beg pardon, ladder—in M. Wingert's stocking.

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The Front Page

(*Continued from Page One*)

or not the British and the Americans would soil their escutcheon by such a scheme—or however else the noble phrases of indignation ran.

The British Trades Union Congress adopted a resolution to the effect that labor power supplied under any reparations scheme should be

THOUGH NOT TO MUSIC

LIFE does not end when loved ones go away,
Nor breathing cease, nor stars no longer shine,
But empty night must follow empty day
And we a part of living's pale design.

We move, though not to music any more,
There is no song that can compel our feet;
Tomorrow and tomorrow at the door—
Tell us if any future days be sweet.

Life does not end, nor can we stand aside—
This is the lesson that the lone heart learns—
Only by striving with the deep, strong tide
Can we who wait be proud when love returns.

VERNA LOVEDAY HARDEN

paid according to the wage scales prevailing in the countries where such labor power would be used. The idea was, of course, to protect the home labor market from the depressing influence that unscrupulous employers might exert by using forced labor.

Sentiment and interest became confused from the outset.

Lately, Mr. Herbert Morrison, Lord President of the Council, declared in Parliament that German prisoners of war were to be shipped to Britain from "other areas" to replace the Italian prisoners there, all of whom would be repatriated this year. The "other areas" include Canada and the United States. Mr. Morrison said that the prisoners were engaged on work of the highest importance for which suitable British labor could not be found. He added that no preparations were being made for the repatriation of German prisoners.

Few people will, on sentimental grounds, object to the use of German prisoners in the capacity stated by Mr. Morrison. In fact, any sentiment regarding this matter has completely died down since it is no longer the Russians alone who employ prisoners of war, but also a British government whose main support comes from the very trade unions which adopted that resolution.

To enhance the piquancy of the situation, Mr. Morrison made his statement on the same day on which an Associated Press report was published that the Russians employed German prisoners side by side with their own workers and that the Germans received full wages.

Fundamentally, of course, the situation is neither piquant nor anything else but highly political. It must be said bluntly: once more the Russians saw things more clearly. Few German prisoners will return to their country from Russia. They will either perish at dangerous and unhealthy reclamation projects and other jobs—the Nazis among them. And those who are working in the factories (certainly picked non-Nazis) will stay where they are in preference to going back to their unpromising homeland. But the British and the Americans, still half-hearted and inefficient in separating the chaff from the wheat, will sooner or later repatriate to Germany a bunch of Nazis together with other prisoners who would now be susceptible to conversion but who, through their treatment, will hardly become ardent anti-Nazis. The affair is symptomatic of the ignorance and inefficiency with which the whole problem of Germany is treated.

Practical Memorial

AFTER the war of 1914-18 the Imperial Order, Daughters of the Empire, established a war-memorial of practical value to the nation as to individuals. A capital sum of half a million dollars was raised and used to provide bursaries in Canadian Universities for the promising children of dead or disabled Canadian soldiers.

Two hundred and fifty-one young men and women were each given a four-year bursary of $1,200, and one hundred and forty-eight graduates received awards of from $1,400 to $1,600 each to pursue advanced courses in some University of the British Isles. Not a few eminent Canadian leaders of today profited by this opportunity.

Repetition of a good action is inevitable and, of course, praiseworthy. This week the I.O.D.E. opens a new memorial fund for children of armed Canadians who died or were disabled in the late war. As before, the objective is half a million dollars. Heartily we commend it to the generous people of Canada.

BURNING THE HOUSE DOWN TO COOK HIS KIPPER

Copyright in All Countries

Arts Council

THE creation of a new national arts body, the Canadian Arts Council, augurs well for this nation's cultural future. Composed of sixteen societies whose members work in various creative media, the Council should be an influential creative force across the country and will very probably make its presence felt on Parliament Hill. Since it consists of professional groups with practical knowledge of the problems and aims of artists engaged in various creative fields, it is fitted to interpret and express their own desires for a richer cultural life better perhaps than other non-creative groups organized for similar purposes.

An idea of the new Art Council's embracing scope may be gathered from a listing of the present member groups: Royal Canadian Academy of Arts, Royal Architectural Institute of Canada, Dominion Drama Festival, Canadian Authors' Association, La Société des Ecrivains Canadiens, Federation of Canadian Artists, Canadian Handicrafts Guild, Sculptors' Society of Canada, Canadian Society of Painters in Water Colors, Canadian Society of Landscape Architects and Town-planners, Canadian Guild of Potters, The Arts and Letters Club, A Committee of Musicians, Society of Canadian Painter-Etchers and Engravers, Canadian Group of Painters, Canadian Society of Graphic Art, Canadian Guild of Potters. The executive of the Council, representing various fields of creative endeavor, is composed of a President: Herman Voaden; a Vice-President: Arthur Phelps; and five Committee Chairmen: Elizabeth Wyn Wood, Dr. John Murray Gibbon, D. M. LeBourdais, Garnard Kettle and Paul Duval.

In the short time since its inception the Council has already arranged for a national conference on Community Centres to be held in Ottawa late this Spring. It is also pressing the Government for the early publication of the official report on the November conference of U.N.E.S.C.O. (the United Nations Educational, Scientific and Cultural Organization) and early ratification of the Charter which was drafted at London. The Foreign Relations Committee of the C.A.C. has recently proposed to the Department for External Affairs that,

TRAVEL TALK

I do not ask for bags of gold,
For jewels of surpassing worth,
For motor cars of power untold.
I would not be a leader bold
Of any Parliament on earth.

Oh, much more modest my demand,
One that befits my ample girth,
As in a weary queue I stand,
One of a dull and hopeless band ....
I merely want a lower Berth.

But easier far, it seems to me,
To get a glittering K.C.B.

—J. E. M.

in the interests of cultural relations between Canada and other countries, a cultural attache, or "observer" be sent to all Canadian Embassies. These preliminary, practical actions give hope that the Council may become a vital, creative force in the life of the nation. With its fund of varied talents to draw upon, it would seem that there could be little to prevent its becoming such a force, in fact.

THE PASSING SHOW

By S. P. TYLER

RESIDENTS in Connecticut towns are said to be aghast at the decision of the U.N.O. to settle in their district. As peace-loving people, they evidently don't like the idea of having such quarrelsome neighbors.

•

From an Ottawa editorial: "The question in a nutshell is, should the privilege of tax collection be Federal or Provincial?" Generally speaking, we would say, no.

•

The Hon. J. J. McCann, revenue minister, says of the new income tax forms: "The forms, at first glance, appear highly detailed but .... if each taxpayer will proceed in an orderly manner .... he will have no difficulty in coming to the correct determination of the tax payable." The sting is in the tail.

•

We like the unbounded optimism of the Provincial gentleman who decided to collect succession duties in lieu of immediate Federal compensation. We have an idea that by the time Ottawa is through with us in our lifetime, what is left won't be a succession within the meaning of the act.

•

Caption in Saturday Night:
GOD SENDS THE FOOD
BUT OFTEN THE DEVIL
SENDS THE COOKS.

All the same, it is customary to take them for better or worse.

•

One of the outstanding journalistic feats of the time is being performed by that anonymous fellow who writes up a daily feature in the press headed "Strikes at a Glance."

•

A magazine article states that the women of Canada are taking a greater interest in physical fitness. Probably in preparation for February 19, when Nylon stockings go on sale across the Dominion.

•

Mrs. Kate Campbell of Stellarton, N.S., has just celebrated her 114th birthday. One reason for her great age may be attributed to her having been born in 1832.

•

An advertisement describes how a minister who lost his voice half way through the sermon, sucked a certain cough drop, and was able to complete his address. In other respects, we believe it to be quite a good cough drop.

•

Following the statement of a returned missionary to the effect that Eskimos are very keen on bagpipes, we feel that a nation-wide collection of these instruments would relieve a mutual situation.

•

"Sun spots," says a scientist, "are now jamming many broadcast programs." The improvement, however, is only temporary.

•

After a courtship of 50 years, a Los Angeles couple, each 72 years old, have become man and wife. This is a timely example to many young people who are inclined to rush things.

•

"Half a peanut," writes a dietician, "supplies enough energy for an hour's mental work." We estimate that it takes a nickel's worth to produce this column.

•

From a recent radio talk: "Most people would enjoy better health on a regulated diet." Our niece Ettie has decided to try it out between meals.

A B.C. Deduction

THE Attorney General of British Columbia has expressed himself as well pleased with the fact that no province except Saskatchewan has offered to take in any of the Japanese Canadians of whom British Columbia is so anxious to rid itself, and deduces from this fact the conclusion that the other provinces are really as desirous of expelling these people as is his own. This is hardly a legitimate deduction. It is not incumbent upon any province to express willingness to admit Canadian citizens of any kind or any racial origin to its territory; they may be assumed to have the right of entry to any province at any time when they are not being restrained by the Dominion authority acting under wartime powers. Governments do not make a practice of going out of their way to perform unnecessary and meaningless actions which are bound to land them in disfavor with at least a moderately numerous section of their electorate,—and that there is a section hostile to the Japanese Canadians in every province we shall not venture to deny.

But from this to the conclusion that the attitude of all the other provinces is substantially the same as that of the government of British Columbia is much too large a step. Distressing as are the evidences of racial intolerance in every part of Canada, we do not think that there is any other province besides British Columbia which believes that the rights of Canadian citizenship, once conferred by the Dominion, can be torn up and the recipient of them forcibly deprived of his citizenship and sent out of the country and beyond the reach of the King's protection, without the smallest inquiry into his loyalty or disloyalty or the slightest opportunity to defend himself against charges which have never even been officially laid against him.

NATURE POETS

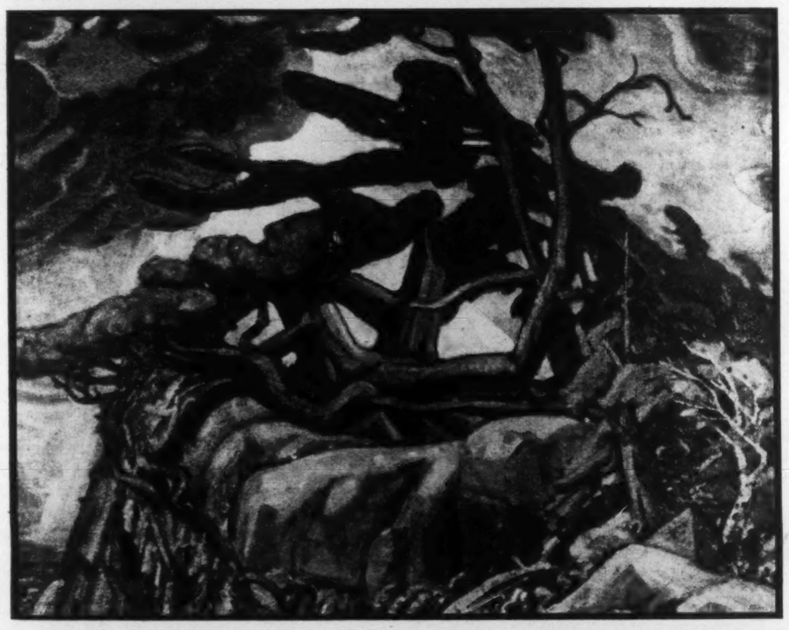
IF we still praise tall mountains and the sky
It is because there is a need to know
That, in this darkly sanguine ebb and flow
With reason lashed upon the spar of why,
Here is stability; men live and die
But these remain. The storm years come and go,
But here is strength and permanence that no
Mad wind of war can alter or deny.

If these truths are forgotten then the day
Of sword and shout, the night of hidden tears,
Are less than lamps at noon. So we shall rhyme
Of flowers that scent the dust along our way,
Of trees that rise above our bitter fears,
And know that we have touched the heart of time.

GILEAN DOUGLAS

Fascinating Evolution Seen in Lismer Exhibit

By Paul Duval



FOR thirty-five years colorful Arthur Lismer has drawn and painted the Canadian scene. Born in England sixty years ago, he has absorbed the character of the Canadian earth from the Maritimes to the Pacific Coast. Probably the most lyrical of the original members of the famed Group of Seven, he has been called by his fellow artists, humorously but with much truth, "the greenest painter of the Group." For Arthur Lismer has had to fit his own creative efforts into holiday periods between sessions of teaching others how to develop their own creative talents, and thus almost all of his many sketches and canvases have been achieved during the summer months in Canada and whenever occasion offered on his lengthy educational jaunts abroad.

This month, at the Eaton's Fine Art Galleries in Toronto, there is a one-man exhibition of works composed by this senior Canadian painter of pictures created over the past two decades. His artistic evolution during that time has been one of continual experiment and new discoveries. What a great difference in technique and character there is, for instance, between the early Lake Superior sketch, "1927" with its flat, sombre masses and complete lack of textural variety, and the gay, richly patterned "Shell Design" of 1944. In the present show there are excellent examples from the "Superior" period, African studies, paintings done in the recent past in Northern Ontario, and sparkling sketches of the Maritimes.

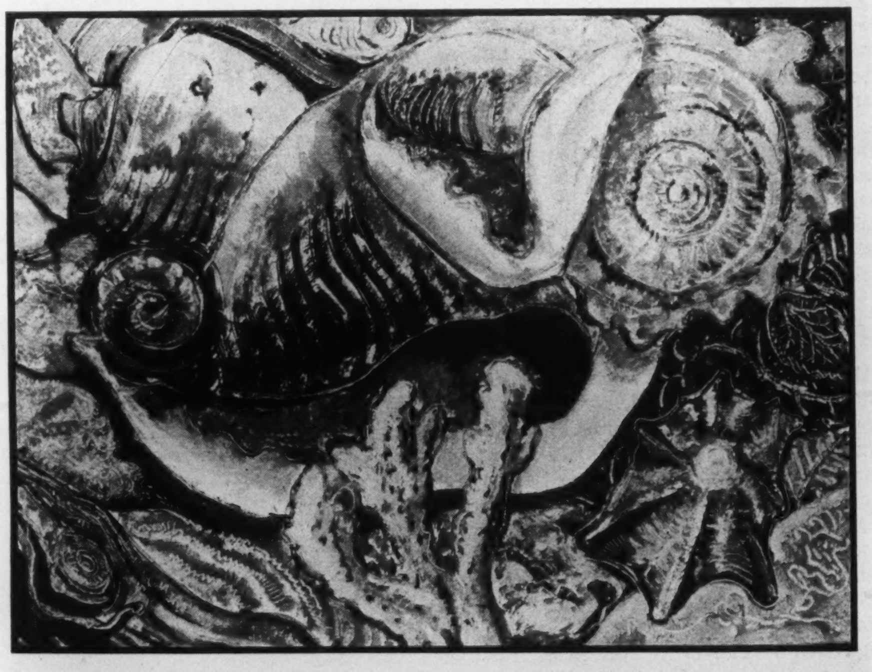
During the last few years, since his assumption of the post of Director of Education for the Montreal Art Association, Lismer has been varying his predominate interest in landscape with excursions into figure painting. These recent figure canvases have a new sparkle, somewhat different in character from those done during his trips to South Africa and the South Pacific (1934-1936). The earlier *genre* works, with Negro subject matter are rather static in design when seen along side the Montreal *genre* paintings.

Incidentally Lismer has a deep and worthy respect for the innate art talents of the Negro and for his humor and tenderness. As a result, he enjoyed his work in South Africa, and was rewarded by gratifying receptions wherever he went and, more important, also a gratifying success. Moreover, through his pioneer establishment of child art training in Canada, Arthur Lismer set the pattern for similar endeavor in other lands—in Australia and New Zealand, in Fiji and Hawaii.

A number of Lismer's brush drawings in black ink (though they are not his very best) are a reminder that he has contributed a most sensitive group of black and white works to the history of Canadian art. Quite different in character to comparative work of such eminent earlier draughtsmen as Henri Julien, J. W. Bengough and L. Coté, Lismer's drawings will undoubtedly occupy at least as important a place in this country's graphic art history in the future. Of the members of the Group of Seven, all of whom realized at least a few interesting drawings, Lismer achieved the richest black and white studies of landscape, just as F. H. Varley accomplished the finest drawings of humanity.

Lismer's artistic progress has been a greatly varied one. As an artist-reporter during early youth in Sheffield, England, as a commercial artist in Canada, and, later, as Principal of an art school and pioneer in child art-education, he gained, from close experience, and understanding of the manifold aspects of art in society. This understanding, unfortunately for his own painting, drew him increasingly away from actual personal creation into the field of administration and teaching. In spite of this, the canvases and sketches which he has executed in this country over a number of decades mark Arthur Lismer as one of the most accomplished artists Canada has yet produced.

His works are strong and vigorous in conception, quite apart from what they may depict, and the fact that the backwash which inevitably follows upon the heels of any vital art movement has caused pine trees and the north country to pall upon the fastidious spectator, a number of Lismer's larger canvases, (three of which appear in this exhibit, two of them loaned by their present owners), when seen in historical perspective, will, I believe, be rated as important, quite apart from their interest as Canadian landscape.



LEFT, top to bottom,

"Lake Superior," 1927, one of Lismer's early paintings. It is marked by flat sombre masses and a complete lack of essential textural variety.

"Pine Wrack," 1943, a more recent canvas, also painted in Northern Ontario, but clearly showing the development in the artist's technique.

"Cove on Grand Manan," 1944.

"Basuto Girl," 1936, an African study, made during Lismer's stay in South Africa, 1934-36.

Top to bottom, RIGHT:

"Shell Design," 1944, is a skillfully executed study of pattern of related lines and forms.

"Ballet," 1944, an example of this artist's more recent excursions into figure painting.

Beaux Arts, Paris, Shivers But Smiles Through

You may doubt it, but only the model here is properly warm. She's nearer the stove. And just life classrooms are heated!

The school's beauty is a symbol to these students, who represent France's artistic future.

M. François Nichlausse, one of France's leading sculptors, has an attentive audience as he criticizes a student's work.

By Jacques Pictet

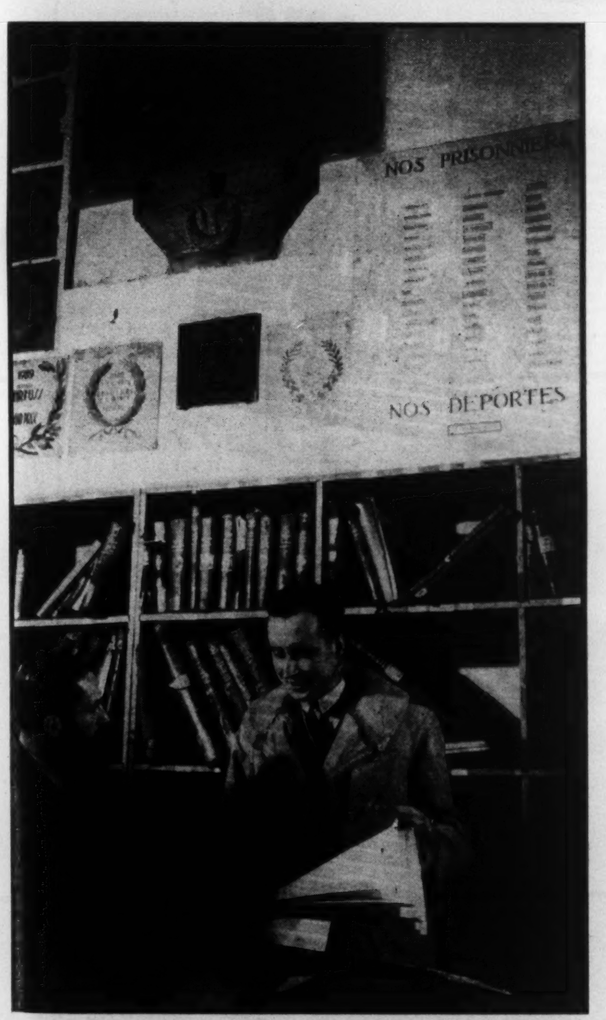
IT IS ALMOST a truism that artists flourish under conditions of poverty and hunger. Such are in general the conditions in Paris today, and it is certainly true that the artistic life of the city is rapidly resuming its normal aspect.

Few signs of the difficulties that beset postwar France are to be seen by the casual observer in the art schools of Paris. In the principal one, the Ecole Nationale Superieure des Beaux Arts, which was founded in 1648 and is probably the most famous art school in the world, life seems to go on much as usual. But the students are nevertheless working under real difficulties.

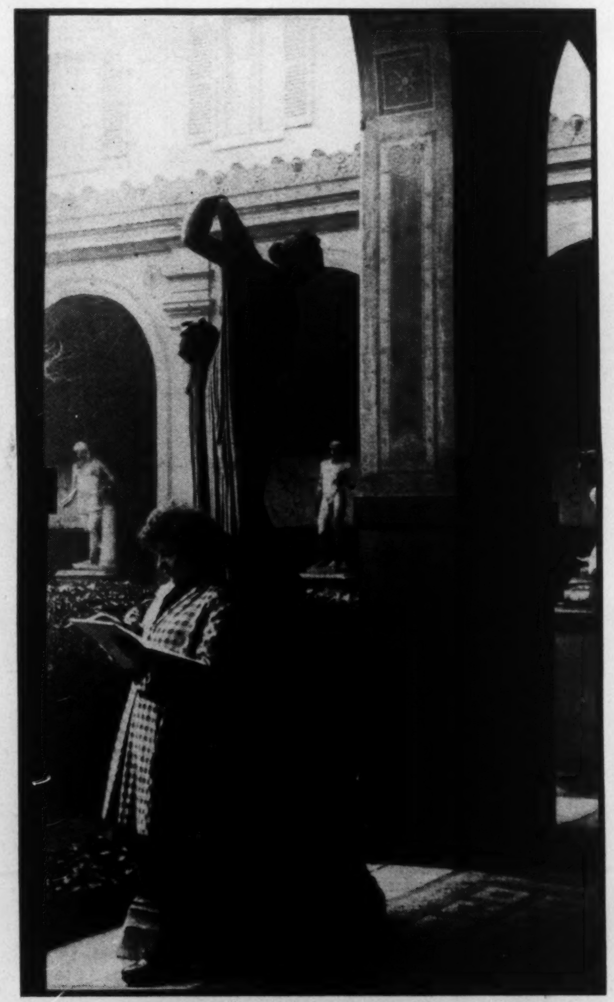
As by long custom, the school is open six days a week, and only architecture students come in the afternoons. In normal times, after working from models in the morning, the students of painting and sculpture are expected to spend most of their spare time producing original works for criticism by the instructors. But nowadays keeping up the bare level of subsistence which the students are willing to accept in order to devote a maximum of time and energy to art demands that they should work long hours after school in the best jobs they can find—and they are usually classified as unskilled workers! The most prosperous of the students manage on about six thousand francs a month, about $120 at the current rate of exchange. The average student's income is probably no more than three or four thousand francs a month, (about $80.00) this in a country where the only substantial restaurant meals are blackmarket and cost from three to five hundred francs ($6.00 to $10). But the Beaux Arts students have the advantage of one good hot meal a day in the canteen for 25 francs (.50); this may be thick bean soup, a large bowl of beans with a little sausage, and biscuits.

The Professors of Beaux Arts, who are selected from the best of those available, come to the school two or three times a week to watch and criticize the work of their students, who are judged far enough advanced to work on their own. Students at Beaux Arts are generally selected through competitions in the nation's secondary schools; they pay a nominal fee of 200 francs a year, as the school is supported by the government. On entering the school they choose the atelier or studio of one Professor and continue under his instruction during the four years spent at the school. Thus each atelier has students doing every kind of work and at all stages.

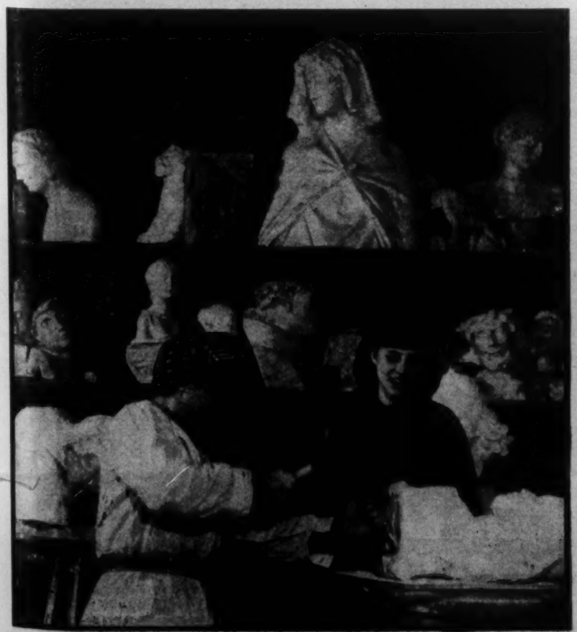
Today many of the two thousand students are men and women who have spent years in the army or the Maquis, or in exile in Germany. Their experiences have left their mark on these people. They are more mature and serious than the pre-war students, and they are determined to keep France artistically alive by creating new beauty in accordance with one of the oldest and best traditions in their country.



Warriors all. In centre of library wall is memorial plaque to students who died in 1914-1918; right, list of students who took part in this one.



Students come from many countries. Mlle Helene Makarovsky, who is partly Russian, partly French, sketches in the garden of this famous art school.



Girl students finishing off a bust wear old hats and bandanas to protect their hair from marble dust.

The fun is fast and furious but brief at the occasional studio party. Costumes, a bit of paint and music are chief ingredients.

The school's canteen assures students of at least one good meal a day for 25 francs. It's the plainest of fare, but substantial.

But What Are Higher Wages —And What Makes Them?

By ALLEN W. RUCKER

The idea that labor's yearly income can be increased by raising hourly wage rates is just a childish error of mistaking a rate for a result. This truth will shock economic theorists, says Mr. Rucker, but the official Dominion and United States reports of end-result in industry prove it. Total yearly wage payments are proportionate to the marketable output of industry, regardless of wage rates. The only way to raise the yearly income of labor is to increase efficiency and thus expand marketable output. An entirely new slant on the labor situation that will make everyone think.

This is the first of a brief series of articles by the author of the much-discussed books "Labor's Road to Plenty" and "The Share of Production Pay Plan." Allen W. Rucker is president of the Eddy-Rucker-Nickels Company, Cambridge, Mass.

SOMEONE has said that if you laid all economists end to end, it would be a good thing.

Certainly when it comes to economists and their theories about wages it would be a very good thing, for few of them seem to know exactly what wages are or what makes them. Otherwise, we should not have so much argument about wages, so many strikes, so many theories and so much "fact-finding." And so little genuine agreement.

Now most of us approve of higher wages for labor, higher salaries for white-collar workers, higher profits for business so that businessmen will be encouraged to expand and employ more people. But, just what is a "wage?"

To people who receive a wage, it is their income for a week and for a year's work. For, to be sure, people live by the year and the only income that counts is the income that is steady the year around. That's what a "wage" means to you and me, for we are interested in end-results.

But it doesn't seem to mean that when one gets up into the stratosphere of higher economics. Up there, where the air is as thin and cold as that on a picket line, the talk is all about "hourly wage rates." Here is something different — talk about "rates" instead of about end-results.

Right here is the very first source of argument and disagreement. Ordinary people are thinking about end-results, about steady incomes, but the cold-blooded economists are talking and thinking about "rates" and some of them become rather hot-headed about it, too.

Common sense knows that a wage "rate" is just a "rate," not a result. It is not income but the rate at which income is earned. One's income during a year necessarily depends, not only on the "rate," but also on the number of hours of work one gets during the year. Multiply forty cents an hour by 2400 hours and one has an income of $960. Multiply $10 an hour by zero hours and one has an income of zero. So the matter of hours of work one can get is important and must be considered. Those who talk so much about "rates" won't like this because most of them don't have anything to do with how much work a man can get. They like to stick to promises without being too specific about performance.

In addition, wage *incomes* depend upon still another factor. They depend, finally and most important of all, upon how much marketable production is turned out in a year. This isn't a theory at all, it is a hard but extremely favorable fact to every workingman in the Dominion and the United States.

First, let's describe the fact, and then see if we can prove it in the clearest and simplest way possible—but seeing what actually happened in manufacturing industry over a long period of years.

The Key Word

Total yearly wage incomes depend upon the total amount of goods not only made but sold to customers. In these days of stratospheric economics and global wage theories, it is easy to overlook one homely truth:

All the money which any business has is that collected from its customers for first-quality goods (or services) delivered to the customers. There is no other continuing source of funds to pay wages, materials, taxes and tools used in producing goods. For all of these, the money must be collected from the customer. The customer is king in the domain of business.

Total yearly wages depend upon the total of *marketable* production out in a year. Note that it is not enough just to produce goods; they must be sold to customers. Nothing ocntinuously can be paid out in wage incomes unless the goods are both produced and marketed, for the customer is the sole source of income in every business.

In short, *the total yearly wage incomes* of all workers are determined by the customer. Businessmen, Labor Union leaders and government officials have very little to do with incomes, however much they may interfere with wage "rates."

This homely fact, for fact it is, will come as a shock to many people. But as I hope to show very soon in this article, it is a most pleasant shock because it strips away the veil of mystery now around wage "theories" and reveals the broad highway to the workingman's advancement and to the brighter future of our two great North America democracies.

In Canada there is a little-known organization of real "fact-finders" which has been operating for many years. It is the Dominion Bureau of Statistics at Ottawa. Down in the United States there is a similar little-known organization of real "fact-finders." It is the U.S. Department of the Census.

First, the Facts

I say real "fact-finders" because these two organizations deal with no stratospheric theories, no wishful thinking, no emotional publicity. They deal only with what actually happens, not what somebody thought ought to happen, or should happen or wished would happen, but *just what did happen and nothing else.*

Periodically, among other duties, these two organizations obtain full, comprehensive reports from every manufacturing concern in their respective countries about their past year's operations; in other words, a manufacturing census of what happened taken after it happened, not before.

And, after every one of these censuses, the facts about what happened are published in an official record available to all who want it. The Reports in the United States are called "Census of Manufactures;" in

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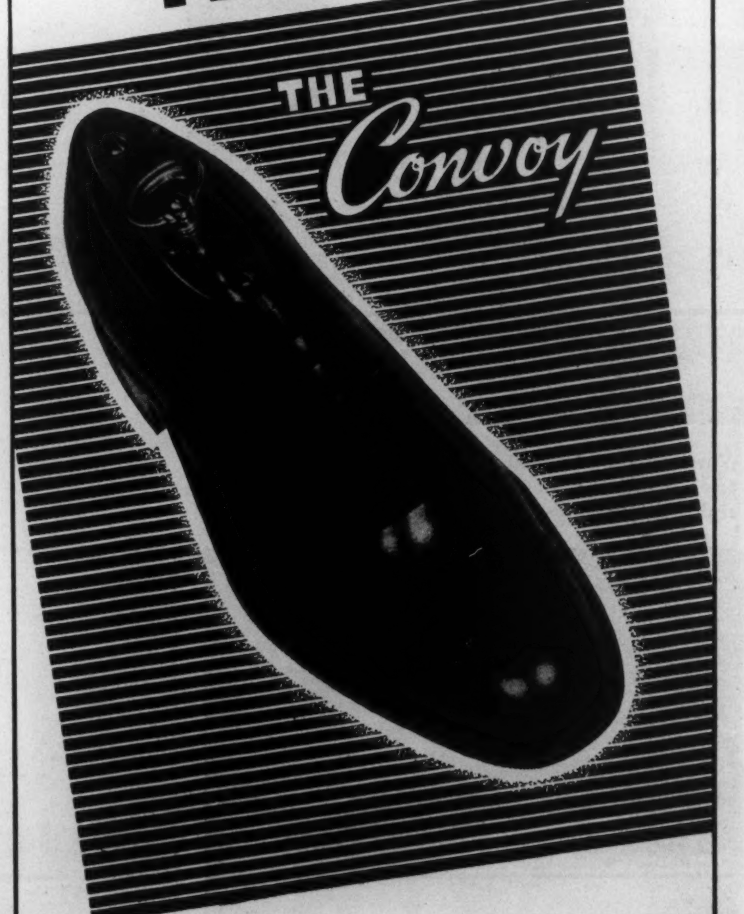

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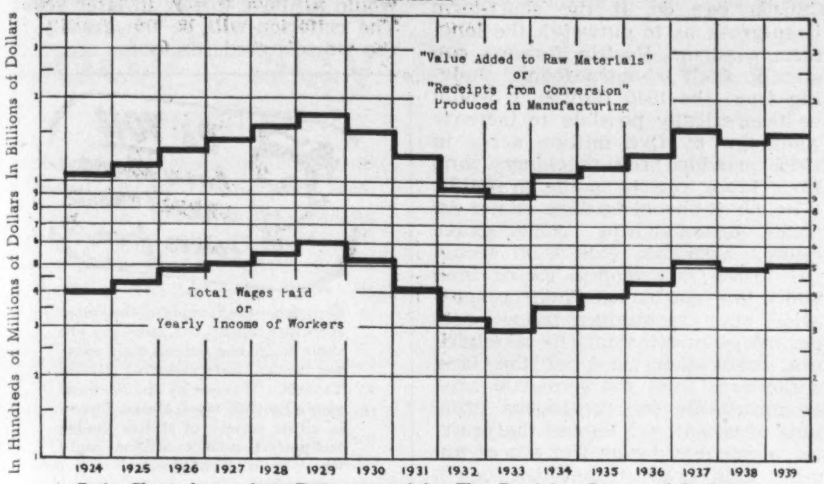
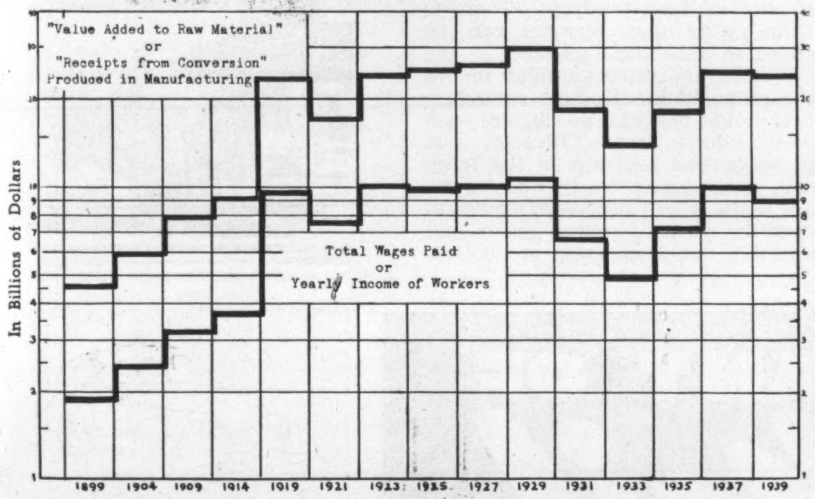
YEARLY WAGES ARE PROPORTIONATE TO MARKETABLE PRODUCTION

CANADA



Ratio Chart drawn from Data reported by The Dominion Bureau of Statistics.

UNITED STATES



Ratio Chart drawn from data reported by the U.S. Census of Manufacturers.

Canada, they are called "Manufacturing Industries of Canada."

In both countries, these reports of *what actually happened* show the following:

1. The sales value of all manufacturing production.

2. The cost to manufacturers for raw materials, purchased power and fuel, supplies, and other things bought from outsiders. These must be paid for before anything else.

3. The difference between what the customer paid, and the cost of raw materials, supplies, etc. This difference is called "value added to raw materials by manufacture," or "receipts from conversion of raw materials into finished goods." (This difference is the only source of money which any manufacturer has to pay wage incomes, to pay for selling the goods, to pay taxes and to pay for the use and renewal of the tools of production.)

4. Total wage incomes paid to all employees.

What do these official reports show us?

An Exciting Truth

They show us what actually did happen with respect to:

1. The amount of "value added by manufacture" or manufacturer's "receipts from conversion" paid by customers, as a yearly total and as an average per worker;

2. The amount of yearly wage incomes paid by manufacturers, and the average yearly income per worker.

I have taken the actual figures during the peacetime period, 1923 to 1939, and put them into a graphic chart for easy reading. One chart for each country is shown here.

The top line on each chart shows the year-to-year "receipts from conversion" in manufacturing; the lower line in each chart shows the average yearly wages income paid to employees for the same years. These lines picture the actual end-results, not "rates" and theories.

And here is the exciting truth:

Year after year, the yearly wages income of employees is proportionate to the average marketable *value of* "receipts from conversion!"

This is an amazing discovery to most people, including practically all the theorists. The annual wages income of worker is determined, not by wage *rates* at all, but by the marketable value of factory output!

Not only that, but when the marketable value (receipts from conversion) goes up as a result of greater efficiency and productivity, *so does the annual wages income.* Under the free American system, factory workers are paid in proportion to the saleable goods they produce, nothing else.

In all these years, booms or depression, Liberal or Conservative, Republican or Democrat administrations, union aggression or alleged business oppression notwithstanding, the yearly incomes of workers rose or fell according to the marketable value of output, nothing else.

But that is not all. As the record shows, the way to get higher wage *incomes* is very simple—all that has to be done is to increase efficiency and productivity, and thus enable businessmen to sell more to customers. Note the charts again; when the marketable output value goes up, so does the annual wages income. And note also that when the marketable output goes down, so do annual wages, regardless of what wage rates may be.

So, what is all the talk and all the theory about?

In the final analysis, the workers get what they produce, no more and no less. But if they produce more, they will automatically get more. It doesn't make any difference whether the level of wage "rates" is changed; that is not the important factor. The only thing that really counts is "how much marketable output value can be added to the raw materials supplied for making the product?" That is what makes higher wages.

By the sweat of one's brow wage incomes are earned. And thanks to the Canadian and American system, workers are surely and certainly paid in exact measure to the results of their efforts.

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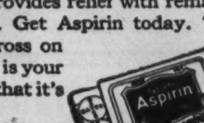

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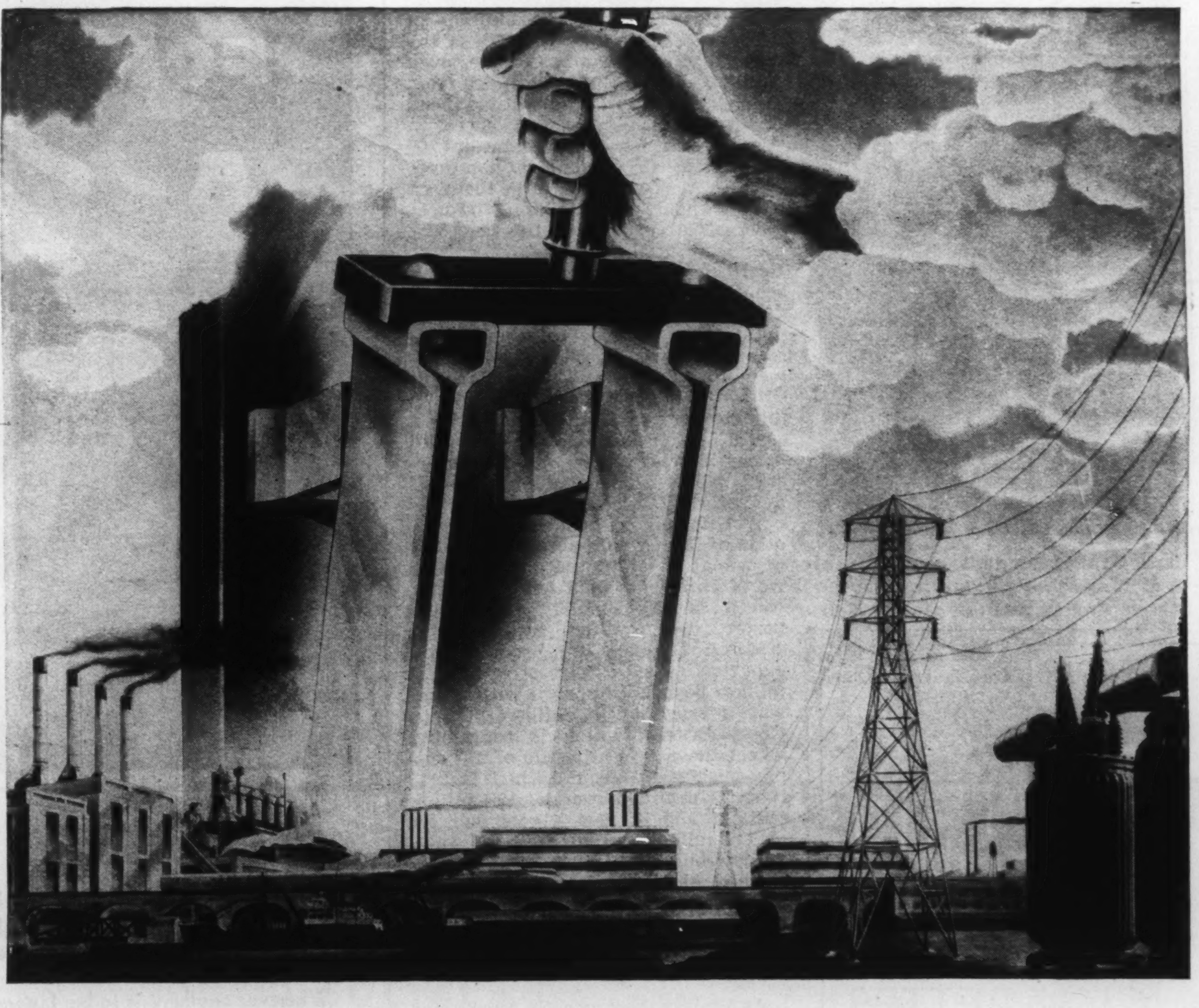

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THE OTTAWA LETTER

World Wheat Shortage Is a Grim Picture Until Next Harvest

By WILFRID EGGLESTON

THE WORLD shortage of bread is not an overnight development. As a dispatch from London points out, it has been in the making for at least three years. That it did not come sooner is chiefly due to the excessively large stocks which had been built up by 1940 and the subsequent world shortage of shipping, coupled with the submarine menace, which made it difficult to move wheat from producing to consuming countries. That it is not even worse is due to the fortunate coincidence that the United States reaped in 1945 the largest wheat harvest in its history.

It is certainly bad enough, when one begins to probe into the figures, and there can be no substantial relief until the northern hemisphere harvests of 1946 begin to pour a new stream of wheat into the markets. The only surplus stocks available—of any consequence — between now and next July are those in North America, and they are all spoken for. Any increase in shipments of Canadian wheat to any part of the world will mean a reduction elsewhere. For the first time since July 31, 1938, when we got down to 22 million bushels, Canadians will scrape the bottom of the wheat bin.

Hans Gruber, student conductor of U. of T. symphony orchestra, playing Feb. 20 and 27 in Convocation Hall.

It seems only yesterday that so much wheat was piled up in Canada that all our terminal and country elevators were chock-full and farmers had to be given strict marketing ration. What has happened in the past three years to convert the "troublesome surplus", which wrought such havoc with our wheat economy in the thirties and which was still a grave embarrassment in the early months of the war?

Drought in the southern hemisphere, agricultural organization in Europe, and the smallest per acre yield in Western Canada since 1937 were the chief factors leading up to the present grave shortage.

Stocks Normally Small

It comes rather as a surprise to the layman how small in terms of annual consumption are the normal stocks on hand in the chief producing countries. The world has seldom more than three months consumption of wheat stored in the elevators of the major exporting lands. It lives even in the best of times pretty much from hand to mouth. The alltime peak of stocks on hand was reached in August, 1934, when the total was 1,200 million bushels. But world consumption in normal times ran between 3,500 and 4,000 million bushels. Normal carryover into the new crop year is about half that figure—enough to feed the entire world for two months at best.

Europe's situation alone is enough to account for most of the present scarcity. Last October the Department of Trade and Commerce at Ottawa published data from which the current crisis could have been confidently predicted. The European wheat harvest in pre-war days averaged about 1,600 million bushels annually. In 1945 the output was only 1,100 million bushels. This situation of itself would absorb a quantity of wheat equal to the entire annual world shipments of a few years ago. North Africa, normally a large exporter, was visited by excessive drought. Hungary, another important exporter, raised a harvest of only 27 million bushels compared with a prewar average of 91 million bushels. Great Britain, which is consuming wheat these days at a rate of 275 million bushels a year, and which in 1943 raised a record harvest of 129 million bushels, and in 1944 a good harvest of 110 million bushels, fell off to 75 million bushels in 1945. Thus Great Britain alone needs to import 200 million bushels in the current crop year to meet her requirements.

Supply Unequal to Demand

As against these greatly augmented demands from Europe, the production of wheat in the southern hemisphere has been hard hit by drought. Both of the main wheat producing countries below the equator have, in addition, been stepping up their consumption of wheat for feed, and because of the dislocation of shipping, the Argentine has even been using some for fuel. As a result, the Argentine is temporarily unable to provide any material quantity of export wheat. Australia's stocks have been exhausted in recent months, and the small surplus from the current crop — also very hard hit by drought — will practically all be required for the Far East.

Even last October, the only world stocks of any consequence were on the North American continent. Canada's wheat acreage in 1945 was nearly seven million acres greater than in 1943, but widespread drought and adverse harvesting conditions reduced the yield per acre to 13.7 bushels per acre, as against 25.8 bushels in the remarkable summer of 1942, and the lowest since the calamity year of 1937.

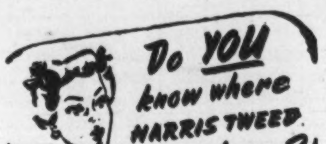
The one bright spot—a phenomenon to which hundreds of thousands of people will owe their lives this winter—was the American all-time record harvest of 1,146,283,000 bushels. The Canadian and American harvests, coupled with substantial carry-overs, resulted in a North American pool of wheat last autumn of just over two billion bushels. This sounds like a most impressive figure, but it will be barely enough. The United States has had to curtail use of cereals for other purposes than the manufacture of flour, and Canada will dispose of every available bushel by the time the new harvest begins to roll in to the elevators.

Minor Miracle Required

The world situation is so serious that it can be improved in 1946 only by two combined factors, a very large increase in European production, and good harvests in North America. (There will be no further wheat production in the southern hemisphere till next December). Both these developments are possible, but it will require a minor miracle to bring European production back to anything like normal in 1946. And it would be almost too much to hope that the combined American and Canadian wheat yield in 1946 will be above the combined 1945 level. We are running into a weather cycle when lighter precipitation on the Great Plains of North America must be looked for.

One thing of a practical nature Canada can do, if the short-term is so great as to outweigh the long-term wisdom. Prairie farmers can step up their wheat acreage. Judging from the 1940 figures, it would be theoretically possible to increase plantings by five million acres in 1946, provided the machinery and farm labor can be made available. Whether it should be done or not depends on weighing some grave issues. Such an expansion would (a) throw into crop a lot of land which has not had adequate preparation, such as summer-fallow, proper tillage or rotation; (b) take back into cultivation some of the land withdrawn from the semi-arid area as unsuitable for continuous cropping of wheat; (c) expose the prairies which may be on the eve of another arid cycle, to soil-drifting in many areas; (d) undo some of the useful trend toward greater diversification of farm products. There is little doubt that farmers can be found to take these chances if the Canadian government's policy makes the proposition attractive enough.

It should be added a switch of such magnitude is partly illusory, and probably bad business in the long-run, since an increase in wheat acreage to the extent suggested would reduce the yield of coarse grains and probably cut down meat production. Moreover, it might be a serious anti-conservation move for which we would all have to pay in later years. The criterion will be the gravity of the world's need for food.



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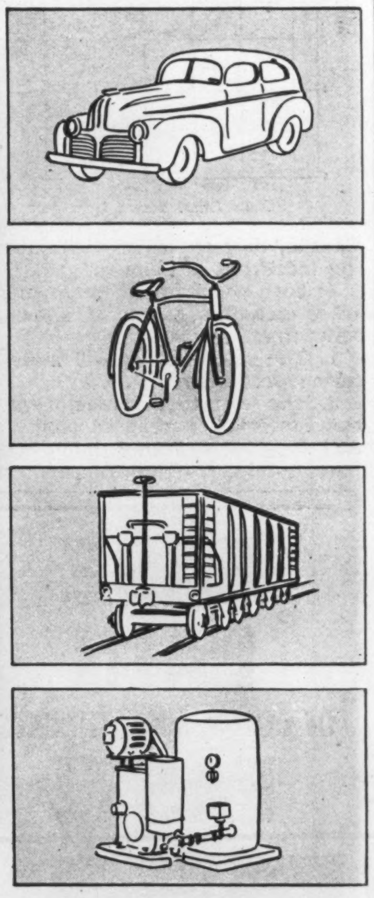

AN OLD STORY...WITH A NEW SLANT

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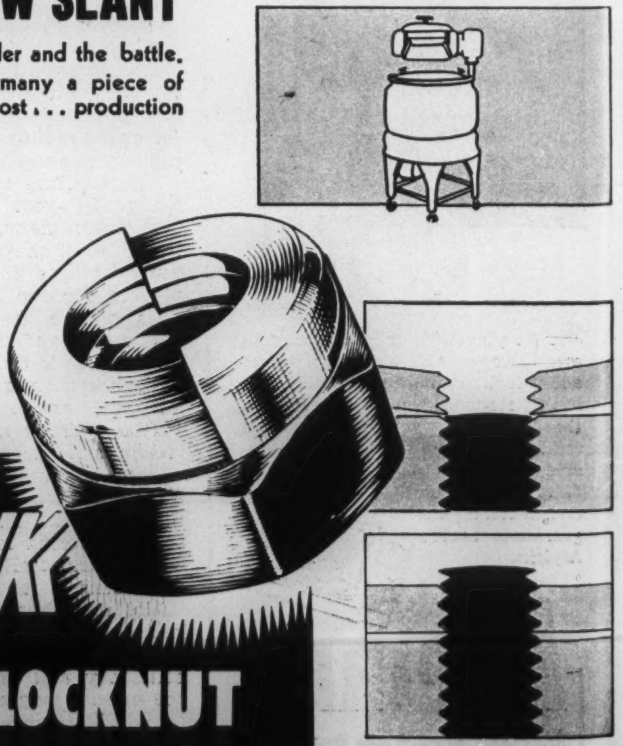

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Our Lady of Snows "No Lady", Say Muskoxers

By GILBERT MILNE

"Exercise Muskox," scheduled to shove off on February 14 from Churchill, Manitoba, taking twelve snowmobiles on an 81-day trek of 3100 miles across Canada's Barrenlands, will be primarily a test of endurance of both men and machines under Arctic conditions. Its purpose is to build a fund of information on every aspect of this great northern area that can be used for both commercial and military purposes. One immediate goal of the expedition—to establish a new meteorological station at Baker Lake in the vicinity of Chesterfield Inlet on Hudson Bay—will fill a big gap in Canada's weather map.

This writer, who spent more than a week with the men training at Churchill and in the preliminaries of testing equipment for the trip, gives a vivid, first-hand impression of the life led by these adventurous souls who are about to "Buck the Arctic."

THE MUSKOX expedition is on the move and it is difficult to obtain a complete answer to one question, "WHY?"

I spent more than a week at the main base from where the moving force of 45 men in 12 snowmobiles has left on a 3,200-mile circle of the north. I saw the men training at this base which the U.S. army established as an airport during the war. Since turned back to the federal government it is about five miles from another government enterprise, namely a huge grain elevator with 1,800,000 bushels of wheat in storage. Not a grain of this wheat has been disturbed since 1943. The short haul route to England has not been used since 1939.

Both elevator and airport are owned by the taxpayers, not all of whom live in the west, contrary to parochial opinion. Some Churchill village residents are reared in the belief that nobody in Ontario actually pays taxes but siphons the cash for them from the pockets of citizens residing between Manitoba and British Columbia. Consequently it is less hazardous to ask locally, "Why Muskox?"

Military men describe it as a joint military and scientific effort. "There is not the slightest reason for this gossip about Russia," one told me. "The exercise was planned before the war ended."

Peter Domishev, assistant military attache from the Soviet embassy in Ottawa, came to inspect the operations and appeared quite happy though the thermometer showed 44 below the second day of his visit.

Certainly his visit caused no gossip among the men of Muskox. Letting that matter rest for the time being it can safely be said that the operation is most fascinating.

The blood of the Samuel Hearnes and the Henry Hudsons must flow through the veins of these Muskoxers. They were recruited as volunteers. With their modern equipment, their radios and their air supply, they must live under primitive conditions. They sleep out on the snow or ice in tents in temperatures which will go past 40 below. What is worse their tents will be spanked by fierce winds direct from the Arctic. The snow will clog the air as in a desert sand storm.

Their mess tins will become so cold that should they accidentally touch them with the bare hand it will be frostbitten. Cautioned continually on training exercises to touch no metal without gloves, nearly every one has "had it" on that score.

The snowmobiles are universal carriers with a cabin on top. On the straightaway they do 20 miles an hour easily. They are as simple as a kiddie car to steer. You turn them with a couple of sticks, left and right. There are two rods inside the cabin which the passengers will grasp if the going becomes rough. In the barren lands it will be that.

Each vehicle tows its own supplies and in test exercises they had trouble with the "tracks," as they call them. These are miniature trucks, meant to replace the sleds, but often the wheels break down. The old-fashioned sleigh came back to its own before they left but the tracks were not positively ruled out.

Test for Equipment

Each snowmobile has 16 pneumatic tires, in two rows of four on either side. They are not impervious to blow-outs. A visitor who casually inquired why solid rubber could not be used was told, "That seems like the best idea but we must use the equipment laid down for us." Should trouble develop with any of the 16 tires, the vehicle's crew must burrow a hole beneath it in the snow.

The ground force is led by Col Pat. Baird, in civil life a geologist who had had a peninsula named after him in Baffin Land for his explorations there. Born in England and educated in Scotland he is a paratroop officer who cuts a noble figure either in an igloo or a drawing room. Teamed with him is Col. Graham Rowley, a graduate of Cambridge, who as an archeologist spent two years with the Eskimos in Baffin Land.

Rowley's main task is to establish a meteorological station at Baker Lake, about 525 miles from Churchill in the Chesterfield Inlet sector of Hudson Bay. Weather forecasters of both Canada and the United States, particularly during the war, repeatedly complained that because of the absence of data on Arctic weather they could not issue their bulletins with the accuracy of say the Russians in Siberia. Russia has 160 weather stations in its frozen hinterland and Canada has but a few. The Baker Lake station will fill a big gap in the weather map.

Both Baird and Rowley are men of erudition but both like to chew raw meat in their travels. In training exercises they encouraged snowmobile crews to test their molars on frozen beef.

It must be remembered that for at least 40 of the 88 days of their camping-out period the provisions will be frozen as hard as iron. Much of their food was cooked before they left. Huddled around their naptha stoves they will thaw it out. The sooner they can get at it the better.

To find out each day who will be "joed" for the job of running the stove and thawing the food, the men draw lots. Each man is his own bottle washer. He will be lucky if he can find some soft snow to rub in his mess tin. The men have no chance to wash with water or to shave themselves. They took clippers with which to curtail their beards.

Other items, more intimately concerned with one's toilet, cannot be ignored. As he crawls up in his sleeping bag on a carpet of caribou hides in the snow, each Muskoxer packs away a tin can. This is grim but a definite call of nature in the daytime with an Arctic gale howling over the expedition is positively terrifying, the men tell me.

Edmonton, May 5

When the expedition arrives around May 5 in Edmonton after a train trip from Dawson Creek, B.C. they will throw a jolly party, I also learn.

If all goes well, they will have conquered terrain that has not been previously visited by a white man. The leaders say that, so help them, they are leaving the discovery of further uranium deposits and gold mines to private enterprise. This is the wrong season for prospecting, they explain. They want to learn more about the Arctic. Now is the time, for the surplus war equipment, which includes the snowmobiles, might better be put to good use than be turned over to War Assets and sold down the river for a song.

That sounds like a good answer. But the Americans are nervous about mention of their observers and of possible glider tests. Many of the Muskoxers who will drop supplies from planes have paratroop training. Six big Dakota transport craft are being used along with three smaller Norsemen. A glider was moved to a Manitoba airport for the exercise and this I saw with my own eyes. But when I got to Churchill nobody seemed to know about it. The rumor is that a couple more gliders will be sent north after preliminary tests at Rockliffe airport near Ottawa.

Reason for the mysterious mumbo jumbo I could not fathom. But no matter, you feel like asking to go along for the ride. The Muskox men are adventurous souls. Never did an expedition set out with higher morale. On the trail, distinctions of rank will vanish. The "other ranks" will call their officers by their first names. Social, scientific, or military, the expeditions holds a lure that for ages has intrigued the souls of men.

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THE LIGHTER SIDE

Wanted, Modern Home With Good Social Environment for U.N.O.

By MARY LOWREY ROSS

"JUST the same I can't help feeling sorry for the U.N.O.," I said. "After all, there they were with everyone clamoring to entertain them and invitations pouring in from all over the place. Naturally it never occurred to them that Connecticut wouldn't be glad to see them."

"Well, it just goes to show it never does to be too pushing," Miss A. said wisely. "After all, who are the U.N.O.? Nobody ever heard of them till the last year or two. It was simply madness to try to crash an old settled community like Connecticut without an invitation. As it is, they've probably done for themselves. I doubt very much if California or even Niagara Falls will want them now that Connecticut has drawn the line."

It did look, I had to admit, as though the U.N.O. were socially damned and doomed. "It seems a pity just the same," I said. "I dare say some of them are quite nice people."

"Nice, but decidedly mixed I should say," Miss A. said rather sniffily. "There may be some who are quite acceptable but the other kind are bound to creep in and create embarrassing situations. Imagine, for instance, how a member of an old Connecticut family would feel if he found himself stuck with a dinner partner who couldn't speak anything except maybe Icelandic or even Croat!"

"He could draw pictures on the table-cloth," I said.

"We simply have to look at these things practically," Miss A. said. "Personally I have no sympathy whatever with race-prejudice. But everyone knows that when a certain element comes into the community property values are bound to go down. They bring in their friends and relatives with their lower European standards, and naturally they have no appreciation of certain rules that are a natural part of our civilization."

"YOU mean like wrapping the garbage," I asked, "and not keeping a manure pile on the front lawn, or letting the chickens run around the kitchen?"

"Exactly," Miss A. said. "Now, of course, I don't say that these things would happen overnight or that Connecticut would turn into a push-cart civilization just because the U.N.O. wanted to settle there permanently. Still one has to look ahead. Connecticut obviously couldn't take the risk of encouraging the wrong people."

"Still they could have said that they would love to have the U.N.O. but unfortunately they were a little crowded for space."

"And so they would have been crowded for space!" Miss A. pointed out. "Lots of people in Connecticut keep twenty or thirty servants and ten bath-rooms. Would you expect them to go off and live in trailer-camps just for the sake of being hospitable? Would you want a fine clean New England type like Gene Tunney to turn himself into a displaced person to make room for a lot of foreigners?"

"Well, I don't know," I said. "It seems to me you don't actually need ten bath-rooms to be a fine clean New England type. And besides anyone who can afford ten bath-rooms in Connecticut could easily afford them in Nebraska or Omaha."

"That simply isn't the point," Miss A. said impatiently. "The point is that the people in Connecticut have have established a certain social tradition and the U.N.O. simply doesn't fit in. If they had any fine feelings at all, they wouldn't want to go somewhere when they weren't even invited in the first place."

"Yes, but where are they to go?" I asked.

MISS A. considered. "I see no objection to their going to Iceland," she said presently.

"Yes, but the Icelanders didn't invite them either," I pointed out. "The Icelanders would probably object too. They'd probably say that a lot of them talked English and slept with their windows open."

"That's simply ridiculous," Miss A. said. It is inconceivable to her that an Anglo-Saxon may seem as peculiar to an Icelander as an Icelander does to an Anglo-Saxon. "Of course, if they were all our own nationality there wouldn't be any problem," she said. "But you have to remember that a great many of them come from Europe and the East ... Perhaps they really should go to some place in the Mediterranean area."

"The Arabs would object," I said. "The Arabs always object."

"Then they'll just have to wait till someone invites them," Miss A. said.

I shook my head. "You know yourself that now this Connecticut story has got around they simply won't get invited anywhere," I said.

Miss A. agreed. "It's a great pity," she said, "because after all the U.N.O. has enough on its mind as it is without having to worry about its social status."

"Something will have to be done," I said. The more I thought of the U.N.O. sitting around waiting for the telephone call that never came, the thick creamy envelope that never dropped through the mail box, the worse the situation seemed. "Look, why don't we invite them up here?" I asked.

"That's impossible," Miss A. said promptly. "Who are you going to get to put them up? You don't suppose Westmount or the Seigneury Club or even Bayview would want to get mixed up with them after they've been snubbed by Stamford, Connecticut, do you?"

"Still we should be able to fix them up somewhere," I said worriedly. How about the new Muskox Trail? I don't imagine the Esquimaux would make a social issue of it."

"The Soviet would probably object," Miss A. said. She considered the matter, frowning. "As a matter of fact I don't see why anybody should have to put them up," she said finally.

"BUT I thought you believed in the U. N. O. and the World State!" I said.

"So I do," Miss A. said, "but the fact is they are bound to make trouble for the local residents wherever they go. Reporters and newsreel cameramen all over the place, table-thumping going on all hours of the day and night . . . No, it would be far better if they didn't attempt to have any headquarters at all."

"That's ridiculous!" I said. "They have to meet somewhere."

"Why do they?" Miss A. said, and then added with sudden solemnity, "It would be far better if the U. N. O. and the World State simply existed in men's minds and hearts without any earthly residence. Like the Kingdom of Heaven."

"Yes, but the Kingdom of Heaven doesn't seem to work very well as an international agency," I said.

"The Kingdom of Heaven doesn't have appointed delegates and permanent localized headquarters," Miss A. went on. "It doesn't attempt to crowd into restricted residential areas where it isn't wanted. Why should the U. N. O. rush in where the Kingdom of Heaven fears to tread?"

It is impossible to argue with Miss A. when she gets into this exalted frame of mind. But it is just as impossible not to get foolishly exasperated. "Yes, and I know exactly what you would say if the Kingdom of Heaven did establish headquarters on earth," I said. "You'd say it depreciated property values and some of the members didn't wrap their garbage. You'd probably discover that the Kingdom of Heaven attracted flies."

"It wouldn't surprise me a bit if it did," Miss A. said.

• •

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THE SCIENCE FRONT

Scientists Trailing Basic Force Creating Both Mind and Matter

By JOHN J. O'NEILL

New York.

LITTLE things, tiny forces, abstract studies of no apparent practical importance are likely to receive the greater attention they deserve as a result of the success scientists have achieved in making practical application of atomic energy, which, a quarter-century ago, was studied through effects that were largely theoretical or of such small physical magnitudes that they were measured with extreme difficulty.

A lot of faith was required even ten years ago to believe that atomic energy soon would be released on a practical scale and some of those who are now among the greatest enthusiasts were then among the loudest scoffers.

A very intelligent and well educated executive at that time stated, "I do not believe in atoms at all and have only the slightest faith in molecules." In view of the failure of science to convey to an adequate extent to the general public its knowledge of atomic structure, the attitude of the executive was justified. It is a tremendous task, however, to inform the public on such matters to the extent to which the scientists possess specialized knowledge.

It is becoming necessary, therefore, to depend on the judgment of specialists in each field and to hope that some of their more elementary researches can be described in terms that will be understandable.

Dr. David Sarnoff, president of the Radio Corporation of America, in a recent address in Philadelphia before the American Academy of Political and Social Science, gave a clear picture of the existing situation.

World of the Infinitesimal

"From a study of infinitesimal organisms and elements from the unseen rays and waves which permeate our bodies," he said, "we may find the answer to our future in the atomic age. The tiny invisible things of life are only beginning to reveal their importance. The electron is the key to the world of the infinitesimal.

"Let us envisage nature as a huge safe on which there is a combination lock. Inside this giant structure there are many chambers, one of which contains atomic power. Man, thus far, has learned only the combination to the safe and found the key to a single chamber. He has yet to find the keys to many other chambers which will unlock secrets of nature that may astonish and change the world."

The great bulk of research thus far has been concentrated on the physical aspect of nature and of man. The intangible factors have been almost totally neglected, not because science is not interested or doubts the reality of their existence, but because of the difficulty of identifying, measuring and controlling such forces as may exist.

All physical forces are brought under control for the direct benefit of man, and it would seem wise therefore, to learn much more about man himself.

Communication Field

The communication field, represented by Dr. Sarnoff, presents a typical situation. The radio has supplanted in many fields the more purely physical means of wire communication by taking advantage of intangible waves. It is well within the realm of possibility that radio may be superseded by a still more direct form of communication, in which, by utilization of now unknown forces, mind may communicate with mind directly with a minimum of physical equipment.

The seeds of such a system of communication are to be found in what has been called telepathy. More recently it has been called extrasensory perception. Now Professor Joseph B. Rhine has broadened this field still further by casting doubt upon the existence of either telepathy or clairvoyance, and by setting up the hypothesis that, if either of these phenomena exist, they are minor offshoots of something still more fundamental, which indicates the existence of an entirely new realm of experience to be explored by scientific methods.

On the basis of experiments in telepathy, clairvoyance, precognition and psychokinesis which he has conducted for years at Duke University, and work in other universities, Professor Rhine, in two recent issues of "The Journal of Parapsychology," has re-examined the evidence and has found it indicates the existence of two realms of reality, mind and matter.

Professor Rhine avoids the old insoluble problem of body and soul, mind and matter, by providing a linkage between both realms in which there exists factors common to both, and thus provides the path through which an experimental approach to the intangible nature of man may be achieved. He calls his hypothesis "relativism."

"While the relativist hypothesis pictures psychical and physical processes as both real and relatively distinct, they are rooted in a common system of energetic determinants which as yet is not known to science.

"There is no reason whatever to suppose this common psycho-physical substrate as undiscoverable. Rather, it is something for which we may now earnestly begin to search. . . This elemental system may be, and probably is, much more than a mere subconnection for the interaction of the body and mind of man."

The mind, the intangible nature of man, has been put by Professor Rhine in a realm beyond atomic structure, but the phenomena in this realm he puts on an energy basis which links them to the physical world.

A hitherto closed realm is thus opened to scientific research. The way to explore this realm is still a mystery, and Professor Rhine is now seeking from experimenters in this field a satisfactory theory which may be used as a basis on which to plan the experimental invasion of the unexplored territory.

Henry Scott, Frances Waller and Robert Harrison, in a scene from "Deep Are the Roots," playing at the Royal Alexandra, Week of February 18.

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U.S. Pressure Affects Canada's Wage War

By MURRAY COTTERILL

Canadian labor has picked figures between $30 and $35 for a forty-hour week as its wage objective. This represents the same 30 per cent which President Truman estimated could be paid by American business and over which the present American strike rash has broken out.

Mr. Cotterill, who is Secretary of the Toronto Labor Council, says that Canadian wage-price loosening is produced by American pressure. He predicts even more difficulty here unless we too adopt some sort of basic formula which can guide management and the unions in negotiations.

IT IS now clear that Canada is on the brink of a nation-wide management-labor struggle over wages. For weeks now the press has been carrying increasingly lengthy stories about conclaves of union leaders, culminating in the most recent announcement of the Canadian Congress of Labor that its key industrial organizations are united in seeking new minimum wage levels ranging between $30 and $35 for a forty-hour week.

Even before this announcement, Ottawa informed Canadians that, commencing on February 15, the wage control laws have been considerably loosened and that prices on many luxury commodities are now free to seek their own levels. The wartime current, which saw Canada pioneering with wage-price control and the U.S. following our lead, has now reversed. The American policy of relaxing wage controls and permitting price increases is seeping over the border. Our wage-price standards are bending under the pressure.

On both sides of the border labor appears to be asking for wage increases. From the point of view of the employer who estimates wages as so much cost per hour, this would be a correct impression. But, from labor's point of view, the unions are merely trying to maintain weekly earnings at the level upon which family budgets have been based during the last few years and, to a lesser extent, trying to spread available work over a wider number of families by a concurrent reduction in hours.

While the workers spar on the wage front, the employers are scrapping on the price front. The governments are in the middle. They risk deflation and depression if buying power shrinks while production rises. They risk inflation if buying power goes up while production falters.

Shortly after the war started, Canada clamped down hard on both wages and prices. In order to make wage control palatable to the unions, the Cost-of-Living Bonus technique was adopted. Whenever the official Cost-of-Living Index showed a definite increase, everybody's earnings had to be automatically boosted in compensation. Listed on pay envelopes as separate from wages, the bonus finally produced an overall increase in all Canadian earnings of almost ten cents an hour.

Flaws in the Bonus

The Cost-of-Living Bonus wasn't as popular as had been hoped. What might be loosely termed "executive earnings" were unaffected, and Ottawa finally had to permit direct increases for such employees. Irritating inequalities between plant and plant within a given industry remained. Low paid jobs remained low paid in comparison with other jobs. The presence of the bonus as a separate item on pay envelopes was an unpleasant reminder to labor that the bonus could be reduced as well as increased.

Finally the lid blew loose. The key steel-workers, whose production was basic to the entire war effort, took to picket lines after eighteen months of effort to increase their admittedly low pay levels through appeals to the Wage Boards. They wanted a minimum of 55 cents an hour plus bonus, standardization of job descriptions and proportionate increases for semi-skilled and skilled employees. The steel-workers were solidly backed by other unions in all industries. They didn't get their objective immediately, but they did get a promise of changes in wage control regulations which would make such an objective possible.

As a result of the steel strike, Ottawa changed the National War Labor Board from a part-time body representative of union and manufacturer organizations to a full-time tribunal. The wage controls were changed to permit the granting of pay boosts if a "gross inequality" or "gross injustice" could be proved. Finally, the Cost-of-Living Bonus was incorporated into ordinary wages, but further automatic increases were cancelled.

U.S. Control Methods

In the States, things were different. Not directly participating in the war until after Pearl Harbor, Americans experienced a boom of production. Labor boosted wages by collective bargaining; the manufacturers increased commodity prices to compensate; but wider-spread employment kept buying power up and made prosperity possible.

Then came war. Following Canada's lead, the U.S. adopted wage-price freezing. It did not adopt the Cost-of-Living Bonus because labor was in a good mood and didn't press for such adjustments—at the beginning.

But before long labor discovered the snag. Wages remained down but, due to replacement of high price commodities for low price commodities, quality depreciation and the many other leaks which price control always develops, the pay-price balance altered. Full employment meant high bargaining power and even the pro-Roosevelt labor leaders couldn't hold back the membership pressure. The result was the "Little Steel Formula", an American adaptation of the Canadian Cost-of-Living Bonus plan. Wages were permitted to increase up to a proportion equal with the admitted increase in living costs as shown on the Washington index.

The war ended. Unlike Canada, the U.S. lifted wage control and dissolved her War Labor Board. The pay issue was tossed into the laps of the unions and the employers in the vague hope that they could somehow settle the problem. Price control remained.

It has taken only a few months under the new dispensation for Washington to find their troubles tossed right back at them.

Truman had started off by suggesting, after advice from his economists, that a wage increase of approximately 30 per cent with a reduction in hours from forty-eight to forty a week would keep buying power up without justifying any increase of prices. The unions have adopted the estimate. But the employers aren't taking chances on estimated prosperity and prefer the assurance of a higher income through higher prices. It now appears that, while U.S. labor has secured its surface objective, U.S. employers are the biggest winners. They have won price boosts.

The employers, assured of a rebate on excess profit taxes and not yet completely reconverted to peacetime production, are in the fortunate position where they can use the labor pressure as an added argument in favor of price increases. Although the youthful Walter Reuther of the U.A.W.A. has valiantly tried to keep the price issue separate by claiming that General Motors can afford his wage demand out of estimated earnings, he has been rather obviously overruled by other union leaders who prefer to fight on the good old issue of "wages only".

It is doubtful if Canada can hold the present line much longer. When Henry Kaiser agreed to Truman's

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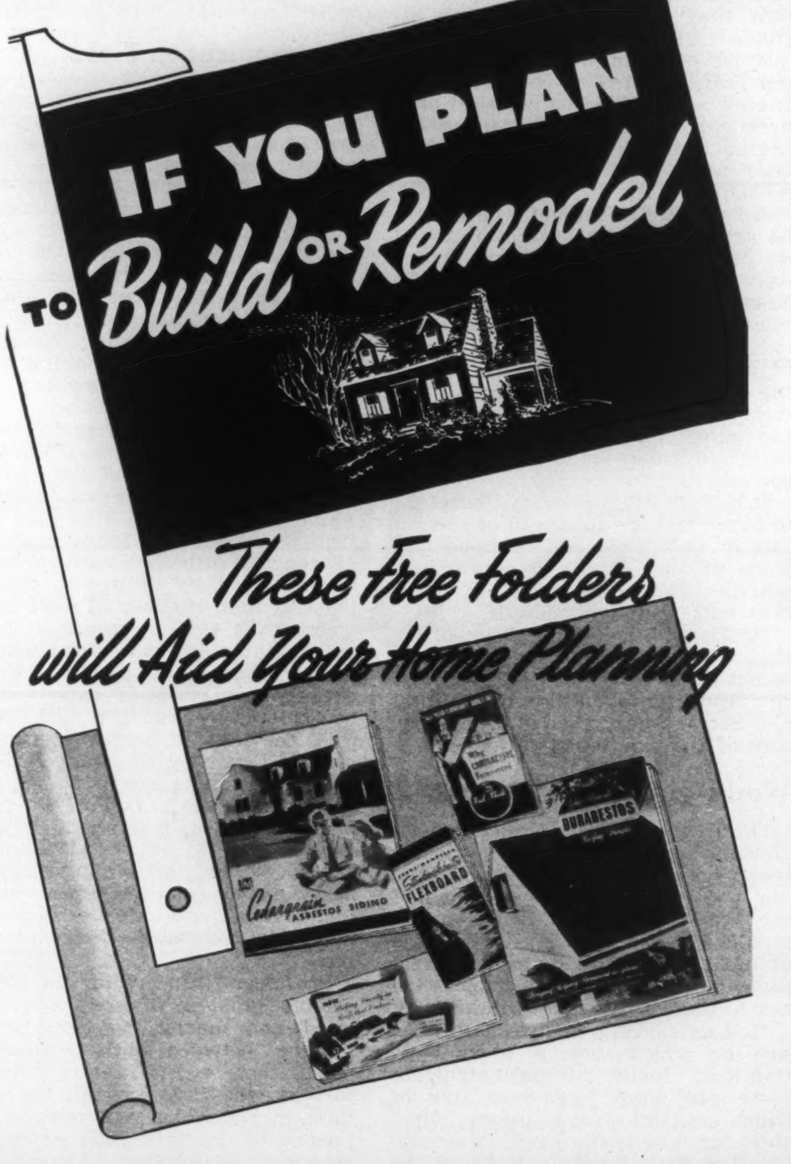

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suggestion of an 18½ cents an hour wage increase, he boosted the differential between Canadian and U.S. minimum wages in the steel industry from 14½ cents to 32 cents an hour. The same gulf is appearing in other industries.

Canadian labor's reaction is an overall demand for minimum weekly earnings ranging between $30 and $35 for a forty-hour week. This is just about the same as the American government's proposal of 30 per cent.

New Order But No Policy

The new Canadian wage-price order makes it possible for unions and employers to negotiate directly on wages and submit their joint decisions to the control Boards for approval or rejection. It places such questions as annual paid vacations and shift work bonuses beyond the controls. It is no longer necessary for unions to prove that a "gross injustice" exists before a wage increase can be granted. Prices on luxury goods can go up unchecked and there is a slight slackening in controls over prices still officially frozen.

But there is still no policy, no formula for maintaining a balance between buying power and the cost of living. Truman insists that a 30 per cent increase in hourly rates coupled with a forty-hour week can maintain prosperity buying power. He has had to give in a little to the employers on the price front, but the formula still underlies his government policy. We in Canada seem merely to be slackening the controls in the face of mounting pressure both at home and from across the border.

Such an indefinite retreat without a new planned line of defense such as President Truman is attempting to define will merely encourage a battle of interpretations by both labor and management. If past experience with such indefiniteness in Canadian labor relations policy is any guide to the future, we may end up with a condition of strikes and production hesitancy which will be proportionately worse than the American turmoil.

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Magna Carta Back In Lincoln Cathedral

By MURRAY OULTON

The Lincoln copy of the Magna Carta, which is regarded as the finest of the four copies sealed by King John, left England for the first time when it was sent to the United States for display in the British Pavilion of the New York World's Fair in 1939, and, after the declaration of war, it was placed in the Library of Congress at Washington for safety until hostilities were over. It has now been returned to its old home, Lincoln Cathedral.

Lincoln, England.

THE Lincoln copy of Magna Carta has come home. It spent the war years in the Library of Congress, where it was displayed beside that other historic document, the Declaration of Independence.

The date of its actual move from Lincoln Cathedral was kept secret, and so too was the means of its conveyance to New York. There, at the World's Fair, Magna Carta was the central feature in the Hall of Democracy in the British Pavilion. When war broke out it was deemed far too hazardous to risk the return voyage, and so Lord Lothian, Ambassador to the United States at the time, handed it over to the U.S. authorities for safe keeping. It was valued for insurance at $450,000 although intrinsically, of course, it was priceless.

K. John Gnashed His Teeth

Four copies of Magna Carta were sealed by King John at Runnymede on that memorable day, June 19, 1215. It is said that when the King granted the Charter he smiled and spoke pleasantly to the lords standing around him, but that when he reached his own chamber he threw himself on the floor in a mad rage, gnashing his teeth and biting the rushes with which the floor was strewn. John did not sign Magna Carta because he was unable to write. This was nothing unusual, for, as far as can be discovered, the Black Prince was the first member of the English Royal line to be able to write his name in full. Before kings and princes achieved this accomplishment they made a mark on a space left for them, or sealed any document placed before them.

The Lincoln copy is regarded as the finest of the four. Two of the remaining ones are in the British Museum, and could not be taken out of the country without a special Act of Parliament. The other is in Salisbury Cathedral. All were hidden for safety during the war. The loaning of the Lincoln copy to America was the first occasion it had left the country, and it was "smuggled" out in a frame claimed to be proof against bullets, thieves, fire and water, and consisting mostly of bronze and this frame was probably used for its return. To enable people to examine the charter—but not too closely—it was placed between two sheets of armor plate glass 5/16 inch in thickness. The glass was bedded in moulded strips of rubber which kept the frame watertight without keeping out the air entirely.

42 Pounds of History

As is only natural, this ancient and historic document has become wrinkled with age down the centuries, and if it were pressed out flat between two sheets of glass it would become brittle. Its frame, designed by the clerk of works to Lincoln Cathedral, is so cleverly fitted together that the screws joining the four sides are invisible, and the charter could not be stolen from the frame unless the thief first obtained the drawings showing where the screws are. The weight of Magna Carta and its frame, including hanging fixtures and a sun blind, is just over 42 lbs.

To the average schoolboy the name Magna Carta ranks with the date 1066 as one of the things even the biggest dud has heard about. It is true that many of its clauses were held in veneration long after they were out of date, and enthusiastic writers read into it more than the barons and prelates, even in their most turbulent moments, ever imagined—and they were not nearly so altruistic as was once thought.

Nevertheless, Magna Carta is one of the great historic documents of the world, and it established the immortal principle that "the king is below the law," and not above it. It was established not only for the people of Britain, but for the English race everywhere. The Pilgrim Fathers and their descendants accepted its principles as their rights and, it is true, as an American poet once wrote, "We too are heirs of Runnymede."

Actually Magna Carta did not contain entirely new provisions. It was drawn up from the charter which Henry I had granted to the people and which Stephen Langton, who encouraged the barons in their demands to King John, is said to have rediscovered in a monastery. This charter itself was based on the old laws of Edward the Confessor and Alfred.

Magna Carta's essential clauses protected the personal liberty and property of all free men by giving security from arbitrary imprisonment and arbitrary spoliation

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THE WORLD TODAY

Petroleum Politics Explain a Lot of What Goes on in the World

By WILLSON WOODSIDE

I DON'T claim to know my way with certainty through the jungle of big-power oil politics and big-company oil rivalries. That's a study of years in itself; and not all of the records are laid out in public view. But anyone who can put two and two together can figure that oil politics are behind a good deal of the maneuvering for position going on in the world today.

More and more it has become a struggle of foreign offices, rather than of companies, immensely powerful as some of them might be. In the Soviet Union, of course, the whole question of acquisition, ownership and exploitation of oil resources is a matter of national interest.

In Britain the government has long been half in the oil business, through its interest in the Anglo-Persian and, as some assert, in the Royal Dutch-Shell oil companies, and through the fact that it had to keep in mind the military defence of the most vital of these oil properties, all of them abroad, because first the navy and now the air force and army, depend on their supply.

In the United States, however, the government has only gradually, and fairly recently, begun to co-ordinate and support the efforts of the oil companies to gain new reserves abroad. In all three countries Coolidge's prediction of 20 years ago that "it is even probable that the supremacy of nations may be determined by the possession of available petroleum and its products" is pasted on chancellery walls, and subscribed to with perhaps more unanimity than any other proposition that could be put to them.

Big 3 Oil Struggle

For a modern industrial and military state, in a day when atomic energy is only at the beginning of its development, oil is utterly indispensable. None of the Big Three has forgotten how Germany's grasp closed on their jugular oil veins—for Russia, the Volga route from the Baku field to the centre of the country; for Britain and the United States the tanker routes which supplied their armies, air forces and navies in Europe.

None has forgotten how quickly Germany collapsed once we had smashed her oil supply. All have certainly made a quiet resolution to secure their future oil position as far as is humanly possible.

Britain and the United States have set about this by first making an intergovernmental agreement to avert any such future cut-throat competition, as was carried on between their big oil companies after the last war, a competition which involved their foreign offices in such bitter exchanges that some writers thought it might lead eventually to war.

This Anglo-American Oil Agreement of 1944 was designed as much more than a two-party affair. It is framed as the basis for world-wide regulation of the oil business. It laid down the broad principle that "oil supplies should be available to all peaceable countries at fair prices and on a non-discriminatory basis, subject to collective security arrangements."

British—U.S. Agreement

It proclaimed the rather pious intention of keeping the sound economic advancement of the producing countries first in mind in developing oil concessions. It recognizes the principle of equal opportunity in acquiring oil concessions; and calls for respect for valid concessions, and freedom from unnecessary restrictions. As in all human affairs, the test will come in the working out of real Anglo-American cooperation, in this field in which they fought with no holds barred until very recent years.

Of the three big powers, Britain is in much the most vulnerable position, having no oil of her own at home, while both Russia and the United States have huge domestic resources. Britain has, however, immense coal resources, and could convert these to oil if necessary, as Germany did.

On the purely economic plane Britain's overseas oil position appears quite favorable, as she made a most vigorous and far-sighted effort to secure oil concessions and explore empire resources when Fisher and Churchill converted the Navy to oil, before the last war, and because of her experiences with oil supplies during the war. It is when one considers the political uncertainties in the Middle East and in South-East Asia that the full picture becomes clear.

The Germans had taken the full measure of Britain's oil insecurity—since they were in an even worse position themselves. From the outbreak of the war they set out to cut off her overseas supplies. First they moved into Rumania, cutting off that source; and into Bulgaria and Greece, cutting off the possibility of getting oil from Russia through the Dardanelles.

Then they pressed down towards the Middle East, aiming at the rich fields circling the Persian Gulf, Mosul, Southern Persia, Kuweit, Bahrein Island and Saudi Arabia, not to mention the very useful production along the Suez Canal itself. And, of course, they made a dead set with their U-Boats against all oil tankers coming into Britain, and especially along the run from Venezuela and U. S. Gulf of Mexico ports. They succeeded, too, in reducing the Allied tanker fleet to the extreme danger point.

This costly lesson has meant to the British that they must either find world security through the U. N. O., or security of the oceans through a naval and air power coalition with the United States. They are trying the first alternative for all it is worth, but meanwhile have laid the groundwork for the second with the oil agreement and close strategic cooperation with the U. S.

The position of the United States was until recently the very opposite of that of Britain. From the beginning of the development of oil, a century ago, the U. S. has had about two-thirds of all world production within their continental area. It had, therefore complete security.

However, an immense consumption went through American reserves at such a rate that already in the late 'twenties they estimated that they had only enough oil of their own left for a decade or two. The rich East Texas field opened up in 1930 relieved the situation for awhile. But domestic consumption continued to grow (it doubled between 1910 and 1920, and again between 1920 and 1930, and still again between 1930 and the end of the war) so fast that once again exhaustion is staring them in the face.

U.S. Running Dry

The current estimate of the U. S. Petroleum Agency for War puts proven American reserves at 20 billion barrels. The present annual consumption is running at 1.6 billion barrels — and just wait till all the post-war autos and oil-burners are operating.

Securing vast oil reserves abroad has thus become a vital and pressing concern for the greatest (and most wasteful) industrial and military state of the world; though the U. S. could also do considerable to provide synthetic fuels at home, and certainly to economize all along the line.

The next largest oil reserve in the world, presently known, lies in the Middle East; and American companies have been digging themselves in there actively for years. Standard of New Jersey has secured the exclusive rights to the oil of Saudi Arabia; Standard of California has a handsome production in the small British-controlled island of Bahrein; Sinclair has just secured the rights to the rather nebulous resources of Ethiopia.

The remaining prize in this part of the world, Iran, with surveyed oil reserves of some 6½ billion barrels, has not been in the news lately through any accident. As this column has related before, a new oil rush began there even before the war

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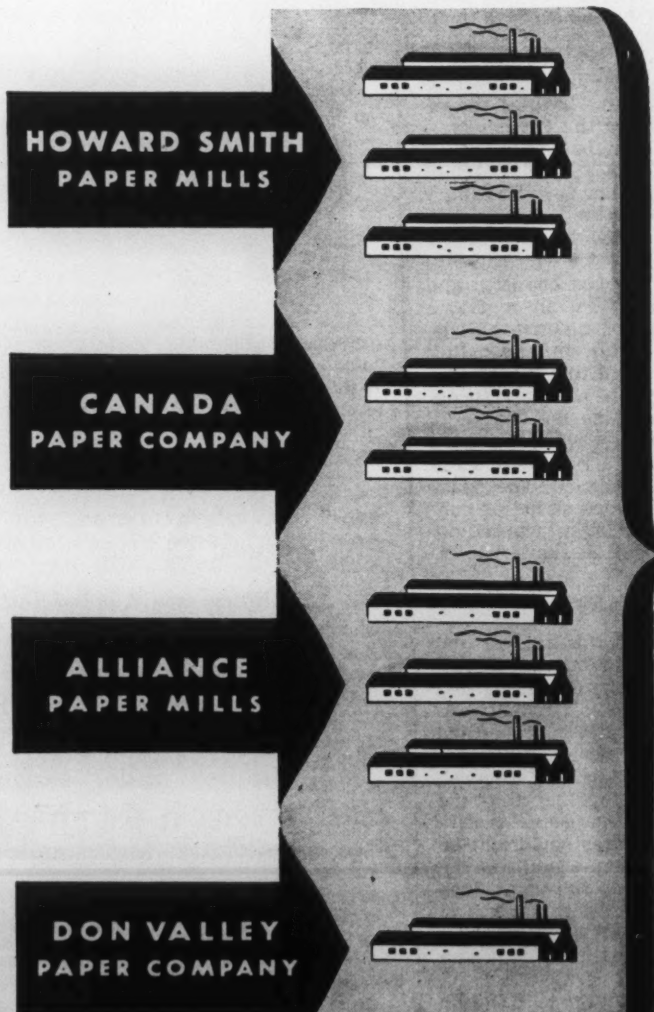

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ended, with American, Soviet and British oil delegations all pressing for new concessions.

The untapped oil lies mainly in the northern province of Azerbaijan. For several reasons it always seemed doubtful if Anglo-American interests could secure this. It would not be economical to carry the oil out across mountainous Iran over the steeply-graded single existing rail line. And this was much too close to the Russian frontier for the Soviets to watch our oil companies—with their foreign offices behind them—operating. Even if the Soviets didn't want the Azerbaijanian oil — which they most decidedly did.

They had an old agreement with the British dating from 1907, recognizing this as a Russian sphere of economic interest. And their geologists had had a golden opportunity to explore the region during the Soviet occupation of 1941-45. When their bid for oil concessions was set aside by the Teheran parliament until all foreign troops were withdrawn from the country (and Iran could deal free from direct pressure), they simply went ahead and set up what is in effect a Soviet government in the area.

Fueling Stalin's Program

A broadcast from this autonomous Azerbaijanian government in mid-January, which went unnoticed in the world press, declared its right to negotiate private trade agreements with foreign governments. That means an agreement for the oil which Stalin needs to fuel the vast industrial and military expansion program which he laid out in his speech last Saturday.

This post-war program, which is as much a guns-before-butter program as any that the Nazis ever laid down, calls for an industrial expansion which will bring Russia up within fifteen years to approximately the status of the United States at the beginning of the war.

To run such an industrial state, to fuel the huge auto production which the Soviets are forecasting, and operate the vast number of tractors which they are using and building, will require, regardless of military needs, an oil supply not much less than that which the Americans required in 1940. The Soviets are out to get it, and they are getting it.

Just consider their annexationist and political moves all around their periphery, from this point of view. Estonia annexed, with its shale oil production. The oil fields of Austria seized. The oil fields of Hungary, whose excellent prospects a Standard geologist described to me when going down the Danube in 1939, when they were just going into production, taken from under the very nose of the Allies. The fields of Rumania taken over, and the large excess refining capacity of this country moved to Russia although it was owned by British, French, Dutch, and American capital.

Eyeing Whole Mid-East

Azerbaijan virtually annexed, with its very large untapped oil resources; and a new campaign beginning among the Kurds aimed at joining those in Iraq (who just happen to live around the Mosul oil field) to their brethren in Azerbaijan. A campaign just begun a few days ago in Soviet-subsidized papers in Teheran, to bring Bahrein Island back to Iran, which claims earlier ownership. A general campaign, which has been in force on the Soviet Radio for the past two months, to present the Soviet Union as the great friend of the Moslems of the Middle East.

Going further around the periphery, we come to sources which are still in Allied hands, but which, if they could be denied to us would be half as good as if they were added outright to the Soviet store. Plenty of trouble in Burma; and more could be made there. Indonesia picked out for Soviet intervention—could it only be by accident that it, too, is an important oil source?

As the New York *Times* editor, Edwin James, said about Soviet protestations over Greece, it is not to be seriously considered that a country which keeps some ten millions of its own citizens in forced labor camps is really concerned over the freedom of these people. Finally, Sakhalin Island, north of Japan, handed to the Soviets by the secret agreement of Yalta just revealed—another oil source.

There is no particular question here of blaming the Soviets for their procedure. Heaven knows they had had enough experience with the big Anglo-American oil companies, supported by the British Conservative Government and in the United States by the Harding cabinet, grabbing and scheming for the Baku and other South Russian oil production after the Revolution. They have learned their oil politics in a rough school.

But that doesn't change the fact that their present far-ranging oil grab doesn't represent a challenge which the other two remaining great industrial and military powers must take up, one way or another. The best way, naturally, would be to draw the Soviet Government into the Anglo - American world - wide oil agreement, sharing sources on an equitable basis. But if they don't want to play ball in this way, the United States is going to be drawn willy-nilly into standing beside Britain to hold the line in the Middle East.

U.S. Builds Bases

Another unnoticed bit of news, which appeared in the New York *Times* last week, stated that one of the greatest air bases in the world had just been completed by the U.S. Army on the coast of Saudi Arabia, alongside Bahrein Island. The present arrangement is that the military will operate it for three years, and American commercial lines will thereafter have the right of using it.

Politically, the great advantage of the British and Americans is in being able to assure the Middle Eastern peoples political freedom and independence, with military protection such as they were given in the last war from the Germans, in place of the complete domination and social upturn which is their prospect if they fall under Soviet control.

The big powers don't talk much about them, but petroleum politics do seem to explain a lot of what is going on in the world today. It is a grim struggle for a resource which, in war as in peace, is the lifeblood of a great modern industrial state.

VOWEL-LADEN

WHEN Caswell Adams told me that "queue" was the only word in the English language with four consecutive vowels, he little suspected that he was loosing an avalanche. What about "aqueous?" chorus subscribers. And "sequoia?" And "giaour?" Mr. Harry Ober, a determined gentleman from Brookline, lists thirty-three words that fill the bill.—Bennett Cerf in *The Saturday Review of Literature*.

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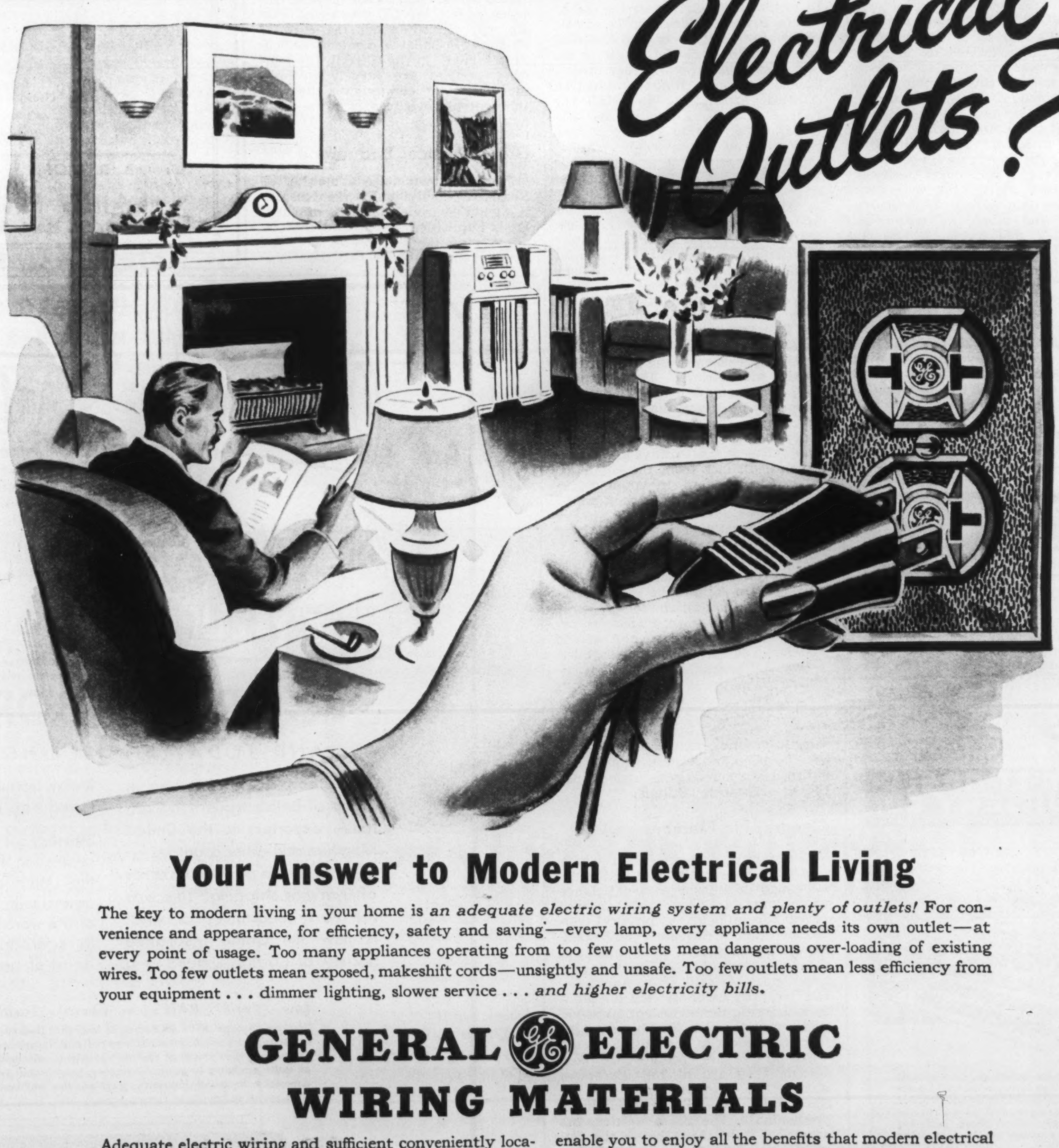

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The Enigma of Russia Is a World Problem

By FRANCIS X. CHAUVIN

Should Russian policies and practices be frankly analyzed and discussed now that the war hysteria has passed? This writer believes that they should and approves of the strong stand taken by British Foreign Minister Bevin against the Russian charges in the U.N.O. In a careful reassessment of Russia's history, geography and economics, he finds the Soviet Union presently undergoing a Renaissance in the consciousness of her power.

We owe it to our diplomats abroad, says the writer, to challenge Russia's behavior and plans.

DURING the European phase of World War II, if anyone dared mention the seamier side of Soviet policy or question Russian behavior, he was quickly subdued with standardized rebukes. He was accused of ingratitude towards "a heroic ally" and charged with "giving aid and comfort to Hitler." It was hush-hush all along the line in so far as Russia was concerned. And all on the theory that unless Stalin, the supersensitive, were daily served with editorial softsoap and mush, he would quit the Allies and perhaps join the Nazis.

Of course, all this was war hysteria, because of all the Allies the one who had the least chance of withdrawing from the conflict was Russia. Russia fought for only one thing, to save her skin. Stalin tried his very best to stay out of the war. He appeased Hitler to the very limit, and at one stage of the process (the Nazi-Bolshevik Non-Agression Pact of 1939) he, in the words of Hugh Dalton, now Chancellor of the Exchequer in Mr. Attlee's Government, "outwitted and double-crossed us with a vengeance" ("Hitler's War," p. 121). He joined the fight against Germany only when his country was invaded, and he jumped into the Far East only when Japan had become groggy and clearly doomed.

But now that Germany has been finished off and that Japan has been conquered, does it not appear strange that this hush-hush attitude towards Russia should continue to be the formula?

Isolated Country

Strictures on British conduct in Greece or Italy, or Spain, or French conduct in Syria and the Lebanon, or American conduct in Argentina or anywhere else arouse no resentment. In fact, to assail Britain or the U.S.A., or the French, appears to be almost obligatory. But to expose the nauseating facts of Soviet terror in the countries that lie within her orbit—Poland, Bulgaria, Rumania, Austria, Albania, Finland, or to recall the rape of Latvia, Lithuania and Estonia, or to mention Turkey or Iran is a crime of lèse-majesté. Why?

The reason would appear to be that Russia is a sort of enigma. Despite her enormous size (8,240,000 sq. mi.), she has been, throughout history, an isolated country. Geographically, Russia is without natural frontiers and constitutes a most complicated network. Politically, she has known little but confusion, ferocity and irresponsibility, from the days of the Rurikovitches (862) to the Romanovs in the 17th century, and from the death of that dynasty (1917) right down to the present Bolshevik totalitarians. Demographically, her population of 190 millions comprises no fewer than 160 different races or nationalities, none of which has been completely assimilated. Russia has always been, and remains, distinct from the community of Christendom, in language, in religion, and in political tradition. In general civilization, she has always been lamentably behind her sister states of the west.

It is very difficult to sketch a picture of physical Russia, very difficult also to follow the slow movements of Russian historical processes, and still more difficult to describe the political evolution of Russia. Yet, the reading of authoritative works on Russia, such as Rambaud's "Histoire de la Russie" (English translation by Lang), is of poignant interest. Sir Bernard Pares' "Russia" (a Penguin Special, 1943) is very instructive, and Joseph E. Davies' "Mission to Moscow" (1943) is indispensable to a sane understanding of present-day Russia.

Geographic Element

Geography is the element which has played the main part in the development of Russia. A casual glance at the map of Europe and Asia will reveal the influence of physical conditions upon Russian civilization. Straddling over half of Europe and a huge portion of Asia, Russia is perhaps more Asiatic than European. Her territory extends from the landlocked Baltic to the Sea of Okhotsk, and her watersheds lead her straight into the waters of the Indian Ocean.

So far as her peoples are concerned, they are of Indo-European stock. The original family was the Slavs, and they still overwhelmingly predominate. The Slavs' settlements extended from the Elbe to the Pacific Ocean, and from the Arctic Sea to the Adriatic. The Slavs are the "Russians" proper, as distinct from the "Little Russians" (Ukrainians) and from the "White Russians," the occupants of the extreme centerwest. Those Russians are described by ancient writers as an industrious race, among whom the feeling of nationality was very strong. But their independent settlements led to internal dissensions, which weakened their resistance to raids and invasions. However, their numbers gave them, at times at least, the advantage, and for that very reason the early energies of the Russians inclined them more towards expansion than cohesion and consolidation.

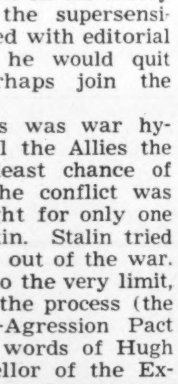
Another consequence of the lack of union among the Russians of various nationalities was the exaltation of the personal influence of some great prince. That in turn laid the foundation for an autocratic power which has flourished, with some varying degree of vigor, ever since. A third consequence of the confused political system existing—say prior to the 13th century—was the development of ethnical types which were fatally differentiated from other types. Compare, for example, the upper Volga type with the original Dneiper type. I mention only those two because they are the dominating elements of the population.

In respect of this nationalistic emphasis, I hasten to say here that it does not belong to the past only. The Soviet government continues to regard differences in nationality as valuable and significant. Stalin *et al* vigorously encourage native literatures, dress, dance, customs and cuisines among the 160 peoples of Russia, but strictly under the cultural slogan: "Socialist in content, national in form." In the U.S.S.R. the minority peoples are largely grouped into separate commonwealths, but the control never ceases to be firm, nay, despotic.

Great Physical Endurance

I have known quite a number of Russians. Individually the Russian is a good comrade; he likes company. He is inquisitive; he takes delight in discovering the differences between you and him, but he is wily, non-committal. He likes something big; he enjoys space, elbow room. That's an instinct with him, no doubt because he comes from the largest bulk of territory in the world. He is capable of astonishing physical endurance, and the word "*vynoslivost*" ("lasting the thing out") is truly descriptive of the Russian's major quality. All this is especially applicable to the peas-

Hardy Garden MUMS



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Starting out to provide insurance protection for export shipping, the Union of Canton now has agencies in virtually every part of the world, and has extended its operations to embrace all forms of general insurance.

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21A

ant, the kind of Russians we have in Canada.

I have heard it said that the average Russian — peasant, cobbler, day-worker or anything else—is usually frank, spontaneous, without pretence. That may be true, I do not deny it. But I also find even the run-of-mine Russian to be a very adept leg-puller. The very absence of snobbery in him is a convenient shield for his craftiness. One need not go very far to discover that.

But it is not the personal qualities of the individual Russian that make us so aware of the presence of the U.S.S.R. The same qualities—or shortcomings—may be found in almost any other type of national. This writer has never been in Russia, so that what he knows of the country, and of its many peoples, has been gathered from books, reports, magazine and newspaper articles, etc. And that is not first-hand knowledge. However, it sometimes happens that one may obtain a better perspective from a distance.

Real Reason—Fear

The real reason for our hush-hush attitude towards the Soviet Union is *fear*. (This is particularly true of the U.S). The immense human and natural potentialities of the U.S.S.R. have been dramatized by World War II, and we now find ourselves confronted with a new kind of Renaissance, the genius or spirit of which seems to elude us. Foreign Secretary Bevin would appear to have bared part of the psychology, if not of the Soviet Union, at least of Sovietism, in his terse reply to Vishinsky, at the U.N.O. Conference in London, a short time ago. There was no soft-soaping in Mr. Bevin's report, and the whole world applauded. Pressed against the wall, Vishinsky doubled up and withdrew—and with no honor—his charge against Britain. The charge was that the presence of British troops in Greece was detrimental to world peace.

The Russian Renaissance is nothing but the prelude to a new kind of Reformation. Russia wants to unburden herself of the weight of her age-long cultural, spiritual, social and even economic insularity, but she wants to enter the Concourse with the authority and prestige with which she believes her successes in the war have clothed her. She sits haughtily on her pride and presumption and, worshipping her own opinions, she scorns those of other nations.

Russia's Renaissance is the consciousness of her power, and her Reformation is the dragooning of the world into her social and economic religion. Along this line of thought, Sir Bernard Pares writes: "The other chief reason for distrust (the first is "persecution of religion") is the Soviet attitude to world revolution, and this question must be faced." ("Russia," p. 239) We are facing it now!

On the other hand, Sumner Welles, writing in "Guide to the Peace" along the same vein, says: "In addition, the country (Russia) is consecrated to the idea that if a Socialist society were at peace and had no armaments to consider in its planning, it would demonstrate by example the superior merits of the system. Whether this passion for success in peaceful emulation is well-founded or is an illusion, it is certain that until Socialism provides creature-comforts greater than that of advanced countries, its appeal will not be universal." The Russian experiment in peacetime Socialism is far from convincing as a success.

Mr. Bevin has amply demonstrated at London that to adopt a weak-kneed, fatalistic attitude towards a nation with a record such as Russia's is not to solve problems, but to multiply them. We have everything to gain by asserting our rights and moral preferences *now*. We are certainly not strengthening the hands of our diplomats abroad by squelching honest analysis and discussion of Russian policies at home. We owe it to our dignity and self-respect to challenge Russia's practices of intimidation and policy of penetration.

• •

MR. EDGAR G. BURTON

Mr. Burton's election as a director of the Toronto General Trusts was announced at the 64th Annual meeting of the Corporation, held recently. Mr. Burton is Managing Director of the Robert Simpson Company Limited.

Pitman Failed to Reform Spelling

By KENNETH ADAMS

Isaac Pitman, young English school master in the early part of last century, mastered one method of shorthand, and was then struck by the idea of inventing one of his own dependent entirely upon sound. His first attempt was published in 1837 when he was 24 and, after many reprints, his system gained world-wide success. His efforts to reform English spelling, however, were complete failures.

THE fanatic enthusiasm of a young schoolmaster who believed that English should be written as it is spoken, resulted in the Pitman phonographic shorthand system being given to the world.

Sir Isaac Pitman was born at Trowbridge, Wiltshire, England on January 4, 1813—third of the 11 children of self-educated Samuel Pitman, overseer of a cloth factory.

The horoscope made by his astrology-minded father gave no indication of Isaac's future greatness. But from an early age he showed signs of a studious and sober individuality.

His home life was stern but kindly, and it was there that he was educated, having left school at 13 after fainting fits caused by standing for class in a tiny overcrowded schoolroom.

Working as a clerk in the cloth factory, from six in the morning till six at night, he spent the evenings diligently pursuing his studies. And at 19, after a short course in teaching, became headmaster of the endowed school at Barton-on-Humber, Lincolnshire. Among other things, he taught his pupils correct pronunciation by blackboard diagrams.

But, six years later, he was dismissed from his second appointment for joining Swedenborg's "New Church". In 1839 he opened his own private school in Bath.

Meanwhile, he had mastered Taylor's method of shorthand, and was struck by the idea of inventing a new system dependent entirely upon sound—a form of short, sound-writing.

First he concentrated on representing vowel sounds visually. "I saw the truth," he said later, "practised it, and it became delightful. . ." Next he turned to the consonants.

The final result, published in 1837 as a fourpenny booklet, "Stenographic Sound-writing" was the forerunner of the present Pitman's system. Sounds of speech had been scientifically classified, the signs arranged in harmony with them, and the whole suitably abbreviated.

After many reprints, the booklet reappeared as a penny-plate in 1840, entitled "Phonography, or Writing by Sound, being also a New and Improved System of Short Hand."

Copies were widely distributed, and Isaac Pitman taught his system to his pupils, while spending his holidays on phonographic propaganda tours.

Edition followed edition, and he gave up teaching in favor of producing books. Many standard works appeared printed in his system, including the Bible, "Pilgrim's Progress", "Tom Brown's Schooldays", and "Gulliver's Travels".

His brothers took the booklets to America and Australia, and soon the new shorthand method was popular wherever English was spoken. It was adapted to many languages—including Japanese and Chinese.

Isaac Pitman, however, was not satisfied with this success. He set about the task of reforming English spelling. For 40 years he struggled with ideas for new types and letters—but his efforts were abortive.

The first International Congress and Jubilee of Phonography were celebrated jointly in London in 1887, and Isaac Pitman was knighted in 1894. By this time, men had proved to be the greatest experts at fast writing by the Pitman System, sometimes exceeding 300 words a minute.

But it was women who gained the greatest benefit, millions of them earning their first weekly pay envelopes as shorthand typists.

After 57 years devoted to phonography and 52 as editor of the Phonetic Journal, Sir Isaac Pitman retired, leaving his sons to continue the development of a great business. And on January 22, 1897, he died at Bath.

A strict vegetarian and teetotaler, he wrote a letter to the Times in 1879 " . . . I attribiut mei helth and pouer ov endiurans tu abstinens from flesh meat and alkoholik drinks. . . I hav riten mei leter fonetikali, az iz mei kustom. . ."

WHAT HAPPENS?

when Your Pay Check STOPS through accident or illness

When *income* becomes *outgo* you need cash more than sympathy. Kind words help, but the kind of words that will do the most good are "Here's your cheque from Continental Casualty."

You are protected day and night—at home or away . . . with a guaranteed monthly income through the Continental low cost Sickness and Accident Plan; designed to fit *your* requirements. Write for information.

Continental

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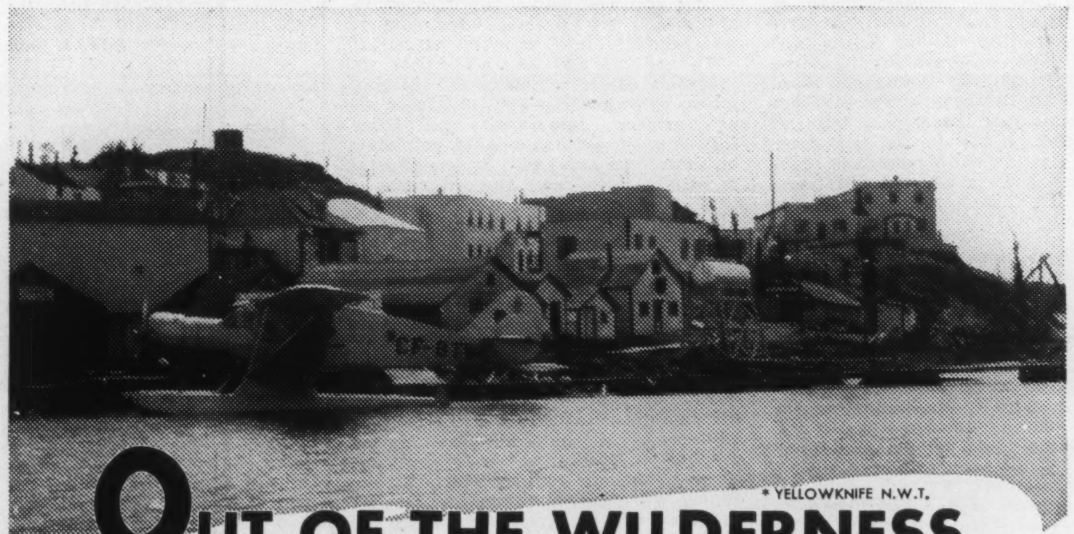
Head Office for Canada, FEDERAL BUILDING, TORONTO

R. D. BEDOLFE, Canadian General Manager

CANADA'S WAY OF LIFE - No. 6



OUT OF THE WILDERNESS...

Out of the wilderness of rock and pine and muskeg, great new Canadian cities have grown. Out of the courage and foresight of the men of the Mining Industry a vast new store of wealth has been opened up for Canada.

From the hit-or-miss methods of the early prospectors mining has developed into an exact and intricate science . . . A major Canadian industry that pays more than $100,000,000 yearly to its thousands of employees.

It has grown great because men of enterprise were willing to stake their all on their faith in the future.

For that is the pattern of Canada's Way of Life . . . A pattern that will be repeated as long as men of vision have the freedom to make their dreams come true.

★ *The Imperial Bank of Canada pays tribute to the courage and initiative of the men of the Canadian Mining Industry, and is proud to have been able to play a part in the development of Canada's natural resources.*

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FOR THE PUBLIC SERVICE OF CANADA

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Department of Veterans Affairs

The Department will accept only those entitled to the preference for war service. Full particulars on posters in Post Offices, National Employment Service Offices, or Civil Service Commission, Toronto or Ottawa. Application forms, obtainable at above offices, should be filed not later than February 18, 1946, with the

CIVIL SERVICE COMMISSION, OTTAWA

Future of Canada Depends on Individual Initiative Says Mutual Life President

Emphasizes Opportunities of Small Businesses. Louis L. Lang Points Out That 76% of Manufacturing Establishments Have Less Than 50 Employees

Need of Co-Operation by Government, Management and Labour Is Stressed

Value of Life Insurance Emphasized by War

Waterloo, Ont., February 7:

Declaring that "freedom is no word for a tired and hesitant people," that all factors necessary for huge and successful production of goods and services are present in Canada, and that the future of the country depends largely on the manner in which Canadians, as individuals, use their abilities, opportunities and possessions, Louis L. Lang, President of The Mutual Life of Canada, when addressing the 76th Annual Meeting of the policyholders of the Company today, issued a stirring appeal to Canadians to get behind all constructive efforts for the good of the greater and more influential Canada that has emerged out of the war.

Canada's Relationship With Other Nations

"No nation or people in the world can now stand apart or act alone," he asserted when discussing Canada's increasingly important role in international spheres, as a member of the United Nations Organization, as a member of the British Commonwealth and Empire, and in her relationship to the United States. "In all three relationships," he said, "Canada can maintain her individual life and status as a nation, thinking and acting as a unit, but always in friendly and intelligent co-operation with others."

Importance of Individual Initiative

"Canada compares favourably with other countries in the degree of progress so far attained in demobilization, rehabilitation and reconstruction," Mr. Lang asserted, "the same thought, courage, energy and planning being applied to a great extent to these problems as was devoted to the winning of the war." He dealt at length with the vital matter of employment, stating that when considering this important subject the responsibilities and opportunities of private citizens and of Governments should be studied and, so far as possible, defined, and added: "Let us help the Dominion, Provincial and Municipal Governments to perform their appropriate functions, but let us also cherish the ideals and practices of private endeavour and conduct which have sustained and benefitted the English-speaking world for generations."

Small Businesses Predominate in Canada

Mr. Lang quoted figures which emphasized the prominent place which small businesses, reflecting individual initiative and enterprise, occupy in the economic life of Canada, stating:

"Of the 14,240 Canadian manufacturing establishments, employing over five employees per establishment in 1942, 76 per cent employed under 50 employees and 87 per cent, or 12,388 employed under 100. This is convincing evidence that there is opportunity in Canada for the small company under the freedom of enterprise which we enjoy . . . 'big business' is the exception rather than the rule . . . individuals or small groups, day by day are investing their savings or borrowing other people's savings, to start small businesses for themselves. The great majority survive, grow and provide employment for many thousands of Canadians. This is the system under which Canada has developed to the proud position in the world which she now occupies. It is worth preservation and encouragement by our fiscal policies, and it is my hope we shall never discard it for the fanciful dreamland of State ownership and control by the State of everybody and everything."

Relaxation of Government Controls Needed

Continuing his discussion of the factors which will make for a prosperous and united Canada, Mr. Lang called for modification, and abolition as soon as possible, of Government controls, for investment of savings in new and existing forms of production, replacement of fear with a spirit of courage, and a recognition of their great responsibilities by those in positions of leadership.

Referring to the huge increases in taxation and Government expenditures in Canada since 1939, Mr. Lang observed:

"There are those who say that if the country could spend such large sums under war conditions, it can spend equal or even larger sums under peace conditions. This could only be done by maintaining taxes over five times as great as those imposed before the war, and by continuing to borrow considerably more than the taxes yielded. How long would such a plan work in the case of a municipality, a company, or an individual? . . . if taxes are to be kept within reasonable bounds, strictest economy must be exercised."

Mr. Lang felt that the more the individual can be helped and induced to assume responsibility for his own welfare, the fewer will be his demands on Government — namely, on his fellow citizens — for aid in sickness, unemployment and old age. "It is these three," he said, "with the hazard of early and unexpected death, which constitute the four spectres that haunt the minds and hearts of most human beings."

Co-operation Needed

The speaker called for greater co-operation between Government, management and labour, asserting: "We are too apt to think that the interests of Government, of management, of ownership and of labour are at variance, one with the other. Government actions should represent our interests expressed by our elected representatives, and the interests of organized and unorganized labour are identical with the interests of management and ownership. Labour has everything to gain from active and prosperous Canadian industries operating under free controls."

Mutual Life Sales Increase

Turning to the confidence displayed in the Mutual Life of Canada as revealed by the very large increase in life insurance sales in 1945, Mr. Lang expressed the opinion that factors responsible included the emphasis given to the uncertainty of life by the World War and the increased tendency to make life insurance a vehicle for increased personal savings. He pointed out that the Company's strength and stability as shown by the quality of its assets and its earnings, had kept in step with its constructive progress. 56.7% of the total assets are comprised of Victory and other Dominion of Canada bonds.

Extra Dividend of $1,500,000 to Increase Distribution of Surplus to Policyholders in 1946 to $5,350,000

Mr. Lang referred to the announcement which had appeared in the press regarding the company's decision to pay an extra dividend to policyholders in 1946 in addition to the regular scale, and stated: "Having experienced favourable earnings and having made provision in our preceding Annual Statement of $1,500,000 to meet possible additional war mortality, which fortunately was found unnecessary for that purpose, it seemed to the Board that the position of the Company warranted the distribution of this sum to policyholders as an addition to the surplus to be distributed in 1946."

Moderate Interest Rates on High Grade Bonds Desirable

When discussing interest rates Mr. Lang expressed the hope that: "those responsible for the fiscal policies of this country will give somewhat greater weight to the desirability, from both economic and social viewpoints, of encouraging thrift, and providing an incentive for saving, through a continuance of moderate interest returns on high-grade bonds. There has been a tendency over the past decade to deny encouragement to thrift and saving. This is a very short-sighted policy because the continued prosperity of the country must depend on future savings, which are not encouraged by unfair treatment of those who have been savers in the past. Not only has the development of this country depended to a great extent on this sterling attribute of character present in such marked degree in our forefathers, but it is difficult to believe that lack of saving and foresight can accomplish much that is socially desirable or can contribute greatly to socially desirable objectives."

Mutual Life in Strong Position

Mr. Lang also referred to the strengthening of the Company's contingency reserves as sound policy in the interests of the policyholders, to the favourable mortality which the Company had experienced, and added:

THE MUTUAL LIFE Assurance Company OF CANADA

Established 1869

Head Office: Waterloo, Ontario

76th ANNUAL STATEMENT
December 31, 1945

ASSETS

DOMINION OF CANADA and DOMINION GUARANTEED BONDS, which comprise 56.7% of Total Assets	$152,805,398.99
PROVINCIAL AND MUNICIPAL BONDS, consisting entirely of obligations of Canadian Provinces and Municipalities	35,315,700.78
OTHER BONDS, including Public Utility, Industrial, Institutional, U.S. Treasury and Municipal Bonds	17,837,718.60
STOCKS. These consist of Preferred Stocks of $2,128,134.10 and Common Stocks of $5,055,340.09	7,183,474.19
The Market Values of Bond and Stock holdings are substantially in excess of the Book Values shown above.	
MORTGAGE LOANS AND SALE AGREEMENTS, of which 18.3% are loans under the National Housing Act	30,199,748.06
REAL ESTATE, including $600,393.38 for Head Office, at cost, less amounts written off	1,207,028.38
LOANS TO POLICYHOLDERS, fully secured by Cash Surrender Values	18,255,418.29
CASH at Head Office and in Banks	624,909.33
PREMIUMS due but not yet paid; and on a semi-annual, quarterly and monthly basis, where part of the premium for the year remains to be paid (fully secured, because assumed paid in calculating Actuarial Liabilities)	3,595,001.06
ACCRUED INTEREST, representing Interest on Investments, earned but not payable until 1946 (interest overdue not included)	2,494,202.24
PAYMENTS DUE FROM REASSURING COMPANIES for losses or claims paid by the Company	41,478.10
TOTAL ASSETS	$269,560,078.02

LIABILITIES

RESERVE FOR ASSURANCES AND ANNUITIES representing the aggregate actuarial liabilities for contracts in force on December 31, 1945, as required by the Dominion Department of Insurance	$201,765,612.00
INCOMPLETE AND UNREPORTED CLAIMS, including death and disability claims and matured endowments awaiting payment	2,630,176.70
FUNDS ON DEPOSIT. Policy Proceeds, Dividends and Other Amounts left with the Company at interest	37,777,135.02
UNPAID DIVIDENDS, which will be applied to reduce overdue premiums when paid	160,804.33
PREMIUMS AND INTEREST PAID IN ADVANCE	388,409.78
OTHER LIABILITIES, including Provision for Staff Pensions, Unpaid Expenses, Accrued Taxes	4,307,644.12
RESERVE FOR QUINQUENNIAL DIVIDENDS consisting of Dividends accumulated annually and distributed, according to contract, at five-year intervals	97,137.35
DIVIDENDS PAYABLE IN 1946. Full Provision for Dividends payable in 1946, including the Special Dividend of $1,500,000	5,350,000.00
SPECIFIC RESERVE FOR FLUCTUATION IN VALUE OF INVESTMENTS	2,000,000.00
GENERAL INVESTMENT RESERVE	3,500,000.00
UNASSIGNED CONTINGENCY FUND	11,583,158.72
TOTAL LIABILITIES and SPECIAL FUNDS	$269,560,078.02

BOARD OF DIRECTORS AND OFFICERS

LOUIS LaCOURSE LANG, President, Kitchener, Ont.
MAJ. GEN. HON. S. C. MEWBURN, K.C., C.M.G., Vice-President, Hamilton, Ont.
W. H. SOMERVILLE, C.B.E., Vice-President and General Manager, Waterloo, Ont.

R. C. BERKINSHAW, Toronto, Ont.
G. BLAIR GORDON, Montreal, Que.
GORDON C. LEITCH, Toronto, Ont.
H. A. MACKENZIE, London, Ont.
H. L. McCULLOCH, Galt, Ont.
JAMES Y. MURDOCH, K.C., Toronto, Ont.
W. G. MURRIN, Vancouver, B.C.
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J. E. PERRAULT, K.C., LL.D., Montreal, Que.
ISAAC PITBLADO, K.C., LL.D., Winnipeg, Man.
C. F. SISE, Montreal, Que.
W. G. WATSON, Toronto, Ont.

A. E. PEQUEGNAT, A.I.A., F.A.S., Assistant General Manager
J. M. LAING, A.I.A., F.A.S., Actuary
J. M. LIVINGSTON, M.D., Medical Director
E. A. RIEDER, F.A.S., F.A.I.A., Associate Actuary
H. L. GUY, F.A.S., Assistant General Manager and Treasurer
H. HOLMES, A.I.A., F.A.S., A.A.I.A., Secretary
GEORGE DUNBAR, Superintendent of Agencies

A complete report of the proceedings of the Annual Meeting, held at the Head Office of the Company, Waterloo, Ontario, on Thursday, February 7, 1946, may be obtained from the Head Office or from any of the Company's Branch Offices.

"It is most gratifying to report that this Company has come through the strenuous war years with assets unimpaired and is now financially stronger than at any time in its history."

He concluded: "We can face the future with courage and with faith, confident that by wholehearted use of our invincible spiritual and material resources we shall participate in a more wonderful age than any which mankind has yet known."

General Manager Comments On Mutual Life Statements

Government Bonds 74.2% Total Bond Holdings

Assets and Earnings Analyzed

Mr. W. H. Somerville, Vice-President and General Manager, reported when dealing specifically with the progress of The Mutual Life during the past year, that the sales of new life insurance in 1945, amounting to $70,008,890, constituted a record in the Company's history. For each of the past 76 years the Company has shown an increase in insurance in force. There are 303,828 policy contracts in force.

When dealing with sales of new insurance the speaker said: "For many years between 30% and 40% of our new business has been sold to persons buying their first life insurance policy, usually at a fairly young age. The first policy is usually smaller than the second, third and subsequent purchases. The average-size first policy sold in 1945 was $1,569, whereas the average-size subsequent policy sold to persons insured exclusively in The Mutual Life was $3,350, the latter accounting for 19% of the new business for the year. An additional 17% of the new business was sold to persons who were carrying previous insurances in both The Mutual Life and other companies and they bought an average-size policy of $4,806."

It was reported by the speaker that a constantly increasing number of people in the lower income brackets are purchasing life insurance, and there is also a substantial increase in the amount of insurance sold on the lives of women and children.

Death Claims Exceed $6,000,000

War claims accounted for 22 per cent of the total death claims of $6,156,013 on Ordinary insurance paid in 1945, as compared with 24 per cent of the claims in 1944. During the six war years from 1940 to 1945 inclusive, policyholders carrying a total face amount of $32,750,000 of Ordinary insurance died, 13 per cent being war claims.

The associated disease of the Heart, Blood Vessels and Kidneys again accounted for over one-half of the civilian death claims, the percentage being 51.5 per cent in 1945, compared with 50.6 per cent in 1944. No significant changes were observed in other causes of death.

General Investment Reserve and Unassigned Contingency Fund aggregated $15,083,158 an increase for the year of $1,286,790, Surplus Earnings for the year being $5,460,049.

Assets

An increase of $17,456,388 in the Company's assets, to the total of $269,560,078 was reported. The main increase in Assets is in holdings of Bonds which total $205,958,818 of the Company's total assets. Of this amount, Dominion of Canada direct and Guaranteed Debentures comprise $152,805,398, being 74.2 per cent of the Company's Bond holdings and 56.7 per cent of the total assets.

Provincial and Municipal Bonds had a book value of $35,315,700 at the end of 1945, equivalent to 13.1 per cent of the total assets, and Public Utility, Industrial and other Bonds at $17,837,718, comprise 6.62 per cent of the total assets.

The rate of interest earned on Invested Assets in 1945 was 4.27 per cent.

Mortgage Loans

Mortgage Loans and Sales Agreements totalled $30,199,748 at the end of the year. Applications for new mortgage loans to the amount of $5,410,172 including 532 applications for loans under the National Housing Act, were accepted in the past year.

Real Estate

Real Estate holdings, exclusive of Head Office, totalled $606,635, a reduction of $441,696 from the figure at December 31, 1944.

Extra Distribution of Surplus

The company is continuing in 1946 the same scale of dividends to policyholders as was used in 1945, plus an extra surplus distribution of $1,500,000.

Do the Movies Really Make Delinquents?

By A. J. ARNOLD

This is the third in a series of articles on motion pictures in which the writer discusses the charge that films are responsible for the crime-wave.

After discussing some of the cases in which the movies have been thus criticised the article goes on to present the findings of the Ontario board of censors as well as the views of a group of leading psychologists in the United States and reaches the conclusion that there is no evidence to back up the charge.

A UNIVERSAL reaction to the modern crime-wave is the rousing of public opinion against the motion pictures, radio and pulp literature, as being responsible for the increase in criminals and delinquents, especially in the juvenile category. It seems however that this criticism is directed more often at the movies than against either of the other mediums.

This fact alone would indicate that too many of these complaints are based on superficial conclusions for it cannot be denied that the average individual has far easier access to radio and magazines than he has to the movie theatre. One prominent businessman admitted to us that while his fourteen-year-old son goes to a movie once, or at the most twice a week, he listens to the radio as many as five and six nights every week. Thus the proportion of crime-thrillers he is likely to hear over the air is far greater than the number of gangster pictures he may see at the theatre.

It is of course true that a motion picture is much more vivid than a radio program or a magazine story and this is probably the main reason why films are subject to greater criticism. The fact remains, however, that of the three mediums the motion picture is the only one which is subject to a code of self-censorship as well as government censorship. And in comparison it can be mentioned that it was recently necessary for the Ontario Government to go to the trouble of taking legal action against certain publishers in a test case aimed at putting an end to the publication of obscene literature.

There are storms brewing, or recently blown over, in many parts of the country about the effect of the movies on crime, morals and juvenile delinquency. We therefore believe that a careful consideration of some of these cases and an analysis of the charge that the movies cause delinquency would be very much in order.

Vancouver Cases

Recently the Vancouver city council rose in wrath after a murder had been committed and appealed to the Attorney General of British Columbia to institute stricter film censorship. The latter claimed that the censors were doing a good job but agreed to act if the offending pictures were named. Nothing came of the matter, however, as the names of the questionable movies were never brought to light.

From a report in the Vancouver *Sun* we learned that in this particular case one of the members of the council even went so far as to criticize the newspapers for publishing the details of another murder which occurred at about the same time in the nearby city of Victoria. The implication was made that the press was conducting a kind of School for Crime by merely telling the truth about such an event in the usual way.

A few years ago in Montreal, where children under 16 have not been permitted to go to the movies for many years under a Quebec ruling, a great censorship cry arose after a policeman was murdered by two juveniles. The mayor even threatened to close all movie theatres himself.

Famed Father Flanagan of Boys' Town was in the city at the time, having come to address the Optimists' Club during Juvenile Delinquency Week. He visited the boy-murderers in jail but refused to join the hue and cry against the movies.

When the film "Dillinger" was shown in Toronto last summer a number of community organizations, including the Local Council of Women, Toronto Home and School Association, Children's Aid and I.O.D.E., organized a representative delegation to visit the chairman of the provincial censor board at Queen's Park and ask him to ban the picture.

Certain members of this delegation reported that a number of known young delinquents, or youths who later turned up in court as offenders, were found to be in the line-up waiting to see the gangster epic. This of course is a logical complaint, even though only two of the members of the delegation had seen the picture themselves, the rest opposing it merely on principle.

After a second group of religious representatives made the same demand upon the censor "Dillinger" was withdrawn from circulation in Ontario, having only been shown in one theatre.

See It Before Condemning

Is it not reasonable to expect however, that when a group of people condemn a film they should all have seen it first before voicing their protests?

We have learned, incidentally, that the only two members of the first delegation who saw "Dillinger" before objecting to it were the representatives of the Imperial Order Daughters of the Empire. And on further inquiry we were told by Mrs. Grant Gordon, national film convener for the I.O.D.E., that members of her organization never made a statement for or against any movie unless they had seen it first.

A sane and sensible attitude towards the film industry was revealed in Mrs. Gordon's report to the annual meeting of the national chapter of the I.O.D.E. last year.

"We do not want to police the movies and have no desire to sit on censor boards," Mrs. Gordon stated, "but even the industry agrees that in some directions the theatre business is better for our interest and managers are at long last beginning to realize that we are trying to help and not hinder and also that we are as quick to praise as criticize."

The report went on to voice support of the Odeon Movie Clubs for Young Canadians, which have since been organized in many parts of the country. It also pointed to the fact that some theatre chains like Famous Players and Odeon had instructed their bookers that only pictures suitable for the whole family to see were to be booked for week-end showings.

During the past few years the I.O.D.E. has started a policy of trying to put across to its members that it is their personal responsibility to make children see only suitable motion pictures, we were informed by Mrs. D. W. McGibbon, film convener for Ontario.

"We have achieved a considerable measure of cooperation both with the censor board and with the trade in our efforts to have suitable films shown when children attend the movies in large numbers," Mrs. McGibbon said.

Six Banned

Returning to the current situation, we found out from Mr. O. J. Silverthorne, chairman of the Ontario censor board, that in meeting the latest wave of film criticism all murder, gangster and violent crime pictures now coming into the province were being held up and many already in release were being withdrawn. He said that at least six of these movies were about to be or had already been banned.

Still remaining unanswered, however, is the crucial question: What influence do motion pictures actually have upon young people in respect to crime and delinquency?

Mr. Silverthorne pointed out when interviewed that the censor board had anticipated the present crime wave by trying to answer that question a year ago and its findings had been incorporated into its report for the year ended March 31, 1945.

No established facts on the matter were to be found, the report stated, and the board was advised by competent authorities in the field of social science that in view of this lack of information "a proper study to determine the relation of the motion picture to juvenile delinquency would require at least from three to five years' close application."

In this connection we were very recently made aware of a new development being sponsored by the Toronto Home and School Association. This group has set up a committee under its film convener, Mrs. J. A. Couke, to make a survey of the movies and their relationship to delinquency. The findings of this survey are to form a major part of a brief to be submitted to the Hope Commission on Education some time next fall.

We were told by Mrs. Couke that psychologists are included on her committee but the work of the group would be limited by the fact that it was only established on a voluntary basis. "It would actually take a full-time committee a couple of years to do a completely thorough job on this question," she said.

Her group would do the best it could in the limited time at its disposal, she indicated, but she was not ready to make any statement of their findings as yet for fear of putting emphasis in the wrong place.

Never A Single Factor

Coming back to the report of the film censors, it was further stated here that, after a study of delinquency reports and other available statistics, it was safe to conclude that "the film is never an only factor, and rarely the principal factor in contributing to juvenile misbehavior."

The report pointed out that certain types of films do tend to cause a rise in delinquency but this was noticeable only in areas where the general environment and domestic conditions were in a depressed state.

From this it was concluded that "any delinquency attributable to the cinema must be regarded as of a local nature in the larger centres of the province, requiring the application of local corrective measures rather than the implementation of a blanket policy."

The censors urged further that the distributor and exhibitor should "make sure that only the best in motion picture entertainment is shown at all times in the theatre drawing its patronage from depressed areas."

We shall not end the matter here however, for we also have before us an article from the *Daily Graphic* of Portage La Prairie, Manitoba, which carried the opinions of a group of leading child psychologists in the United States, who were interviewed on the question of the film and its relation to juvenile delinquency.

These experts concluded that movies showing horror or violence are not harmful for any child if he or she is normal to begin with, and in fact a blood-curdling chiller or rip-snorting western is a good outlet for aggressive instincts. It's better for a youngster to let off steam vicariously by watching his favorite actor go through the motions, they said, than for him to go out and punch the kid next door on the nose.

"Of course if an excitable child sees an exciting picture, he will grow excited," said Mrs. Sidonie M. Gruenberg, president of the Child Study Association. "That goes for books and radio programs as well, but the entertainment medium is never causal —it's symptomatic," she emphasized.

Bad To Start With

One distinguished psychiatrist, Dr. A. A. Brill, said, "I never saw a delinquent affected by anything but himself innately. Motion pictures cannot make a child inherently bad if he is not bad to start with."

"We imitate only what we are interested in doing," said Dr. M. M. Thrasher, professor of education at New York University.

This last statement seems to be argument enough to support the banning or curtailment of crime films which may influence susceptible youths. But there still remains the question: Why are so many people today interested in imitating the screen criminal?

It is not our purpose to answer this however. A comprehensive analysis of the present crime wave was given in a series of articles in this publication, recently concluded, and we shall add nothing to that.

What we would like to point out is that there is no evidence to indicate that the movies, or books or radio for that matter, are a direct cause of crime in any category. To condemn any of these mediums for responsibility for the crime-wave seems to be an attempt to throw a sop to public opinion. And when a city council rises up after a murder to point a finger at unnamed movies it is obviously being done for lack of the real cause.

The latest development in this situation, incidentally, is the banding together of the city councils of about 15 Ontario municipalities, at the request of the Ottawa civic body, behind a resolution originated by the latter, calling for the provincial censor board to grade motion pictures according to three classifications: "adult", "children", or "general".

We do not propose to take up the question of grading now but shall leave it until we discuss film censorship in operation. In that article we shall also deal with the attitude of the movie industry and the set of rules known as the Production Code, which governs moral standards in the making of motion pictures.

"By Eastern Windows," a photographic study of begonias by Rex Frost, Toronto, was one of the top award prints of the recent Montreal Salon of Photography. It has been also exhibited in Vancouver and London, Ont.

Kremlin's Towers and Secrets Well Kept

By LANCE COLAM

Moscow, in common with most Russian cities in the Middle Ages, was built around a central fortress called the Kremlin which contained the ducal palace, government buildings and the principal churches and cathedrals. The Moscow Kremlin, once the home of the Czars, is extremely well-preserved. Cupolas and minarets have been regilded, interiors have been redecorated as originally designed. Here, behind a surrounding wall 65-feet high and an atmosphere of mystery, the Soviet Congress meets and Stalin works.

Apart from those working there, few Russians have ever been inside the Kremlin and Mr. Colam, well-known English journalist, is one of the few foreigners to have made a tour of it.

Moscow.

THE Kremlin holds many secrets, ancient as well as modern. Only the other day it was stated that Soviet historians were going to look for "lost" diaries and documents in the masses of stored papers hidden away there in vast underground chambers. It is expected that considerable fresh information on past Czars, including Peter the Great, will be unearthed.

The Kremlin is more than a fortress. It is a city in itself, and the heart of Russia's tragic history. It is so vast, and has so many rooms that it is quite easy to get lost there. In Moscow I was told that there is nothing above Moscow except the Kremlin; and that "there is nothing above the Kremlin except heaven".

The Russians still have a superstitious awe of this place, while the outside world might well describe it as being inscrutable. For it is here that the Soviet Congress meets, and where the leaders of the Soviet Union, including Stalin, work. Since the assassination in 1934 of Kirof, Stalin's chosen successor, the interior of the Kremlin has been inaccessible to all foreigners. Few Russians, even apart from those working there, have been inside. Very few know where Stalin works.

On the occasion of my visit I entered the Kremlin from Red Square through the Gate of the Redeemer. This was once considered holy ground, for it was here that each Czar received the official sanction of the Church, when the bells had announced that he had ascended the throne. Within the Kremlin's walls I found a city of cathedrals, palaces, official buildings—all contained by the great surrounding wall, which is sixty-five feet in height, is something over a mile in circumference, and has nineteen towers. At night a solitary Red Star shines from the highest point, and is visible throughout Moscow.

The Gate of the Redeemer is the best known of the five entrance gates. It dates from 1491 and is so named from the fresco above its portal representing the Savior. The tower above it was erected in 1625 by an Englishman. He placed in it a clock which strikes the hours. It was also made to play "God Save the Czar", and the carillon now plays rather haltingly the "Internationale", for apparently it was never properly rechimed.

Bell Tower of 300 Feet

An open space faced me immediately on passing through the entrance gate. On the right is the Convent of the Assumption, built in 1389. A little further on is the Bell Tower of Ivan, which rises in five stories to a height of more than three hundred feet. From its summit a marvellous view over the city is obtained. The chime of bells in this tower was formerly only heard at Easter and when the Czar was in residence in the Kremlin.

The Great Kremlin Palace was the home of the Czars in Moscow. It was erected by Czar Nicholas I and is a vast building. To-day it houses thousands of Soviet officials. It is a building whose walls, if they could only talk, might reveal many dramatic and tragic stories. As my guide at the time remarked: "Many have entered, but not all have come out again." She was referring, of course, to the old Imperial days, for to make such a remark about the present regime would be unthinkable.

At the foot of the Bell Tower is the celebrated great bell, known as Czar Kolokol. It is by far the largest bell in the world, weighing two hundred tons, and measuring fifty-four feet in circumference at its base. The bell is cracked, however, from a fracture it received when a temporary shed covering it caught fire and was extinguished by water being thrown on it.

Cathedral Square

To the east of the Great Palace is Cathedral Square. It is surrounded by churches and is the most picturesque part of the Kremlin. There is the Cathedral of the Annunciation, built in 1416. It has nine cupolas, and its pavement is of agate and jasper. In this church the marriages of the Czars were celebrated.

The largest church in the Kremlin is the Cathedral of the Assumption. It was erected in 1471, and was the coronation church of the Czars. It has many fine frescoes on its inner walls. It also contains the tomb of St. Jonah who swore to save the Kremlin from the Tartars. Napoleon, during his brief stay in Moscow, is alleged to have ordered the opening of this saint's tomb, but was terror-stricken when St. Jonah sat up in his coffin and pointed an accusing finger at him!

The Cathedral of the Archangel Michael is a lovely building. It dates from 1505, and was built to celebrate the deliverance of Russia from famine. It became the burial place of the Czars and the more important royal princes. Ivan the Terrible is buried here along with the body of the son he murdered and other royal murderers are also buried in this church. In Czarist days there was held annually a special service, when prayers were offered up for the repose of the souls of the dead Czars and princes. The clergy were all dressed in black, and the names of the imperial dead were recited, one by one. At the end of the service the Metropolitan was lifted up to kiss the tombs of two of the princes who had been canonized.

Precious Art Collections

At the time of my visit I was able to visit the Orujeynaya Palace and see the wonderful art collections that it housed. They are comparable to any to be seen elsewhere in the world. In the Treasury I saw cabinet after cabinet filled with precious and costly gold and silver articles. Their value runs into millions of pounds, and many of the things have great historical interest.

For a whole afternoon I wandered about this magnificent city, every foot of its ground a part of history. It was once the holy of holies of Russia, for there the Little Father lived. To-day it is also the holy of holies, for here is the heart and the brain of the Soviet Union. The answer to many momentous questions affecting the peace and happiness of humanity are determined herein. At night the Kremlin's walls are flooded with light, so that sentries could spot any inquisitive prowler. Here and there lights are dimly visible from some of its thousands of office windows. But no ray of light is allowed to illuminate the many dark secrets of the inscrutable Kremlin itself.

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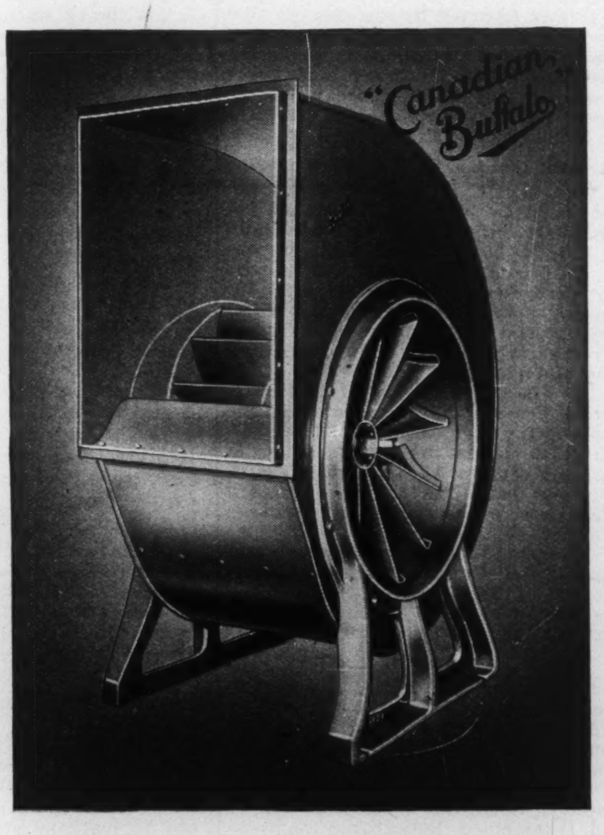

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Money's a Worry But Joe Wouldn't Mind!

By W. P. TUTTLE

Joe, the garageman, and his friend Professor Flanagan are once more discussing life in general and this time the "poor rich man" receives a few kind words from the Professor. Joe is somewhat amazed to learn that he himself sometimes has more to spend on luxuries than the rich mill owner who brings his car in to be serviced and although he is convinced in the end by the Professor's arguments, he still thinks he would like to try his hand at having a large income—even if it does carry a lot of obligations with it.

THE car slid to a stop in a cloud of dust, ashes an' feathers an' out flew the Professor like a chicken from a sand-bath. Got to take th' wife out tonight, Joe, says he. Can you polish up th' car in a hurry? Sure can, Professor Flanagan, I barked back, an' I ran fer the fixin's.

While I was gettin' down to it, an' showin' off a little to His Nibs, another job druv up in front, an out stepped Mr. Dawson—he who owns all the big mills down to Merryville. Hello! Dawson, says the Professor. Howdy, Professor, snaps Mr. Dawson, how's things in the world of thought? Well, says the Professor, we've got a lot of unused material, but my customers, that's the boys, you know, don't want to buy much. I have to sell 'em an' sell 'em plenty before they"ll so much as listen to me.

Ha! says Mr. Dawson—just the opposite with me. I can't git th' materials, an' my customers are clamorin' an' callin' me names suthin' awful. What with war wages, an' no war an' shortage of materials, it's hard to make an honest penny nowadays. My obligations keep kitin', materials or no materials. Oh come now, Dawson, laughs the Professor, don't git blue at this time of the year. Can't you keep your mind on the recent memory of the mistletoe? (Gosh, I think, these are real human bein's after all!)

Well, when Mr. Dawson cleared out, I ast the Professor what could bother such a rich man an' worry him so he was growin' glum wrinkles—an' what's obligations, Professor, can't he keep 'em down? Why I overheard him tell a friend in his car the other day that he didn't have enough ready money to lend a few thousand dollars to him. That don't seem quite honest, Professor, why I'll bet he's got plenty of cash stuffin' out his boxes in th' bank, an' his friend seemed to think so too, fer he laughed right out loud, an' said, don't give me that story, Jack, he says, why if anybody in the hull world has got the dough it's you. An' he kep' on laughin', an' the louder he laughed, the madder he got at Mr. Dawson.

But, no, said the rich man, I really ain't got the ready cash fer so big a loan at the present time, an' away they druv, arguin' an' arguin'. I thought, sure enough, he was lyin' to his friend, for a few thousand can't mean much to such a mighty-smackered feller as Mr. Dawson.

Wait a minute, Joe, says the Professor, an' I could see his whiskers an' his mustache wobblin' around pretty rapid, an' I says to myself, I guess the Professor is pretty mad at Mr. Dawson fer turnin' down a good friend. I was sure knocked out, when His Nibs says, I don't think Mr. Dawson was lyin', Joe. It all seems pretty reasonable to me. Don't forget he's got a lot of heavy obligation. There's that word agin, I says. Tell me, Professor somethin' about what they are an' how they come.

Two Ways to Spend Money

Well, says he, there's two ways that money is spent. The fust is what they call obligations, which is another way of sayin' "promises." The other way is what is known as "appetite satisfaction." The fust is what takes the most money from the rich feller an' if he's promised to do somethin' he's got to keep his word. The "appetite satisfaction" comes way down the list fer him.

Now, in the case of a poor boy, who has just started life, he usually has fewer obligations than the rich feller an' so he can spend, in proportion to his income, more on "'appetite satisfaction". Why, I'll bet, says he warmin' to the subject, you spend a bigger percentage of your wages on "appetite satisfaction" than Mr. Dawson does on his income. What obligations have you got, Joe? Well I've got to pay my mother fer board an' keep my promise to Nancy to put so much in th' bank every payday—the rest (Ha! I says to myself, what's left is chicken feed fer about one half-size growin' rooster) I spend free.

This is a very fascinatin' subject Joe, says Professor Flanagan—so fascinatin' in fact, that the well-known magazine Good Luck, or Treasure, or Fortune (I don't essactly remember th' name,) a few years ago had a hull article on it. They published a letter from a young millionaire, who had inherited a cold million from his father, which at the time brought him about fifty thousands of dollars a year. Wait a minute, Professor I cried out loud, I got to see how much that is by the week—why, your Honor, that's near a thousand dollars every week, or so much every day, it makes my head swim.

A Lot of Obligations

Right, Joe. That was his income—but along with the income, his father had left him a lot of obligations—two houses run by old servants that had to be taken care of, charities that counted on him for his support, relatives that had to be paid so much a month, an' a lot of other items that amounted to so much that, believe it or not, this rich young feller wrote he had only a hundred dollars left each month to spend on luxuries. He may not have managed very well, he may have changed his method of livin' but at the time the magazine published his letter and made a article about it, that was really a true picture of his obligations, an' the magazine thought it worth printin'.

Now take Mr. Dawson, continues the Professor, he has to spend on wages and materials about two-thirds of the money he gits from his sales. But he has to pay a large sum to git these sales—sales just don't grow on trees, except in wartime. He probably allows himself a reasonable salary, but, as in the case of most privately-owned companies, he "ploughs back" a good part of his earnings to build up a reserve in case business falls off an' he don't want to fire his laborers an' staff. These men are to him an obligation because he really is a good feller.

Bein' Reported Rich

So his firm may make what most big industries make an' that is about 2½ per cent on his total business fer the year. Bein' reported rich, he has all sorts of appeals for charity comin' to him. It is quite easy to see, therefore, that when some friend comes to him fer a personal loan that amounts to some thousands of dollars, he well might not have the ready money to give to him. Don't judge by appearances, Joe, an' above all, don't knock so-called rich people; what they have accomplished is, after all, the thing that you and most men are trying to accomplish. Generally speakin' it's the men who can't control their "appetite satisfactions" that fail, an' those who honor their "obligations' that succeed.

Industry does not like to open its private books to outsiders, Joe, anymore that individuals do, an' I don't see any of the Labor Unions settin' a good example to industry by offerin' to open their books either. It's because each man spends up to his standards of what seems to him to be just.

Now Mr. Dawson's 'friend' may go around sayin' how mean Mr. Dawson is. He probably will. An' the majority will cheer an' say, we always suspected that Dawson was close as a penny-pincher can be, an' a hull lot more. As a man gits older, concludes the Professor, he gits more an' more obligations. I think the truly rich man is the feller that can meet his promises an' have enough over fer a nut sundae. An' with that, Professor Flanagan swep' away on the highest gear he could lay his hands on.

Well, I said to myself, I'm sorry fer rich Mr. Dawson and I'm glad I have as much in proportion to spend as he has, but I'd sure like to sport around with a lot of obligations!

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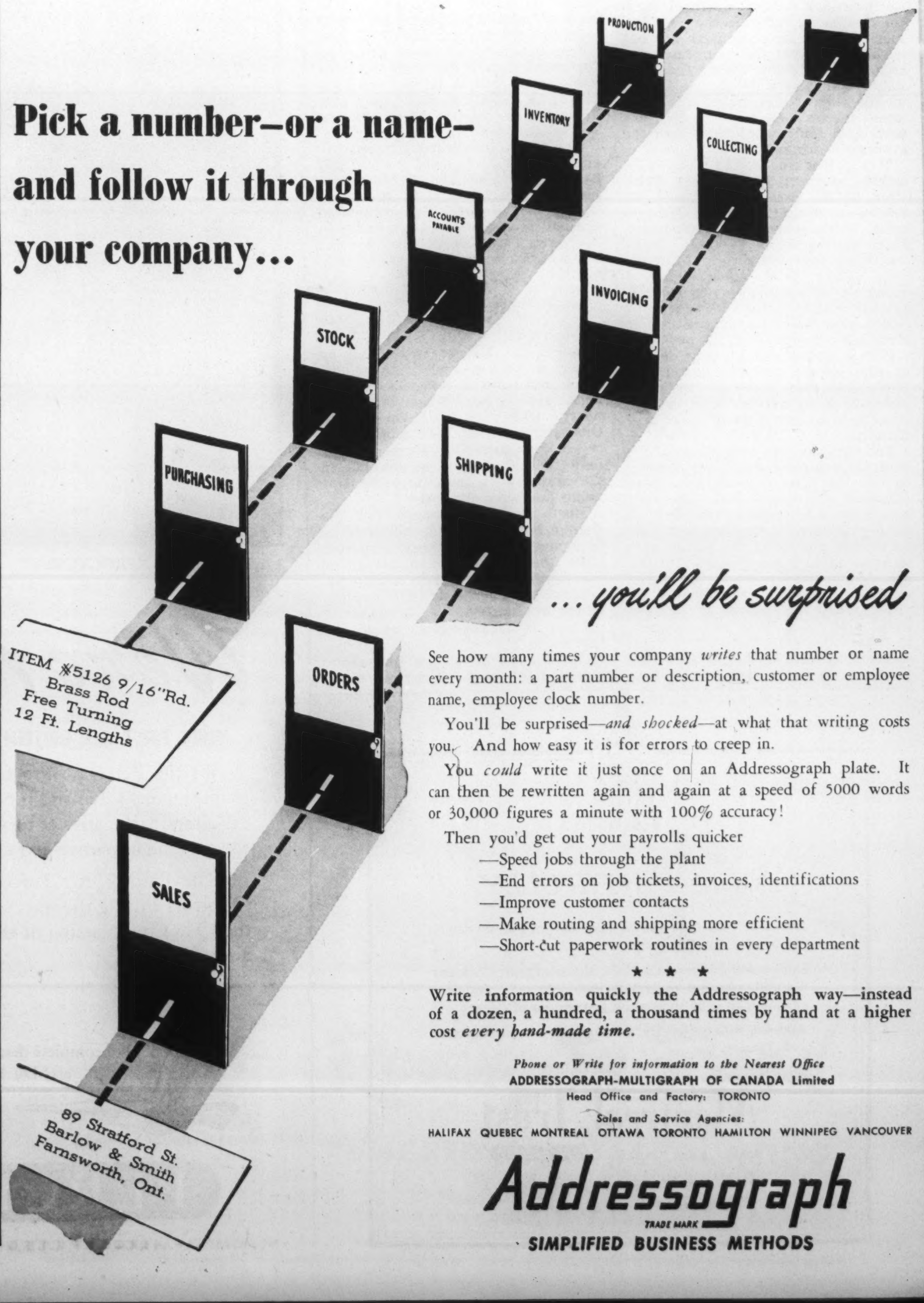

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BRITISH COLUMBIA LETTER

Women Workers' Loose Capital Boosts Fur Prices Still Higher

By P. W. LUCE

RAW FUR prices have reached their highest figure since 1920, and some of the returns for that fantastic year have been eclipsed. In certain cases an increase of 1500 per cent over the prices of six or seven years ago has been recorded at the Western Canada Auction Sales held in Vancouver.

Veteran fur buyers, who come from all parts of the continent for these sales, are inclined to doubt whether the high prices will hold. Meanwhile trappers and breeders are reaping small fortunes.

At the opening sale more than $250,000 worth of raw pelts were sold, every item at prices considerably in advance of a year ago. The keen demand is due to the substantial amounts of war wages which housewives have on hand as loose capital, which they consider might be better turned into a fur coat.

Included in the first offering were 10,000 ranch-raised mink, of which 80 per cent were sold at prices ranging from $20 to $37. A few years ago mink was selling at $2 a pelt. There are believed to be between six and seven million dollars' worth of mink fur now being raised in the province, much of it by men who were prudent enough to invest their surplus earnings in this sideline during the profitable war years. Wild mink commands even better prices than the tame species. As high as $51 has been paid for a single pelt, and the average is around $45.

Top prices realized at the sales include martens, $149; fishers, $220; otter, $44.50; cross fox, $29; red fox, $13; silver fox, $120; beaver, $80; ermine, $5.50; wolves, $10; muskrats, $3.50; and squirrels, $1.30.

A very few years ago, squirrels were selling for 50 cents each, and muskrats brought twenty-five cents. Ermine, which is weasel before it is pelted, was worth around one dollar. Wild mink has gone up 500 per cent.

Heavy trapping has badly depleted the beaver, marten, and fisher throughout the province. In some districts these animals are extinct, in spite of stringent government regulations.

The big price now paid for squirrels make this little rodent very attractive to the 4,500 registered trappers scattered throughout B.C. The men who make a business of trapping, as distinguished from the men who pick up a little money on the side by this means, have recommended to the game department that the shooting of squirrels, muskrats, and beaver be prohibited. One hunter is said to have shot more than 900 squirrels in two weeks, in addition to an unascertained number that crept away, wounded, to die in their holes.

Quite frequently a .22 bullet so damages a squirrel skin that it has no market value, as the shooting is done at close range.

In 1944 the squirrel bag totalled 379,288, a decrease of 293,127 compared with the 1942 figures. This season's catch is expected to be greater than that of 1942.

Church Halls for Juveniles?

Juvenile delinquency could be greatly reduced in Vancouver if church halls and basements could be used for recreational purposes by the neighborhood youngsters, in the opinion of social service workers. Most of the time these halls are idle. They are used only for church work, and for entertainments of a non-commercial nature.

The snag is the Church Tax Exemption By-law, which provides that premises used exclusively for divine worship do not contribute to the civic coffers. The churches lose this exemption if they charge a rental fee for their gymnasium, dining room, or hall. The revenue from this source would be trifling compared to the several hundred dollars which would automatically become due to the city.

Negotiations have been going on for months to effect some kind of compromise, but so far the most encouraging report is that "good progress is being made". Meanwhile juvenile delinquency is increasing daily.

One big difficulty is that the owners of private halls, who pay heavy taxes and whose returns are none too good, complain that they would be unfairly discriminated against if churches could undercut their rates and so deprive them of business. No good argument in rebuttal has yet been advanced.

Name-Changers

Five years ago British Columbia adopted an official procedure by which a person could change his name and have it recognized as his legal appellation. Since that time nearly 1,000 men and women have bestowed new names upon themselves. Sometimes they have changed only their Christian names, but in the majority of cases only the surname has been changed.

Most often the reason for the change is obvious. The applicant is burdened with something imported from the Balkans by a father or grandfather, and so Petronovopopolovitch or Stanjinskchty becomes Peters or Stanley.

There is no restriction as to the new name. It need not be an approximate translation of the old name, though it often is. Surnames carry no copyright.

Some years ago the high and mighty family of Cabot, in the sedate city of Boston, sought to restrain an immigrant from changing Kabutchinthz to Cabot, but without success. It was a terrible blow, for, as the old couplet has it.

"The Lowells talk only to Cabots,
"And the Cabots talk only to God."

A fair number of name-changers are numerologists. These persons have the quaint belief that the number of letters in their names vibrate in unison or disaccord with their personalities, and they change around until everything is in harmony. Sometimes it is enough to alter "Alice" to "Josephine," or "Maud" to "Maude," but occasionally the surname has to go by the board.

It may require several experiments and months of observation before the properly vibrating letters are found, but all changes need not be registered. Just as well, too.

A legal change of name costs $20.

Curing Stutterers

Vancouver's stuttering specialist, Mrs. Elfreda Webb, needs four assistant instructors in her work of teaching 1,200 affected children to speak fluently and correctly. About half of these are cured each year, but there is always a new crop coming up.

The speech expert started her work in 1939, with 198 pupils. Her success quickly drew others to her special classes, until today it takes her seven weeks to complete her tour of the city schools. Hence the call for assistants.

According to Mrs. Webb, more boys than girls suffer from speech defects, but they learn to speak correctly more readily, because of greater determination.

ARE YOU A STAY-AT-HOME?

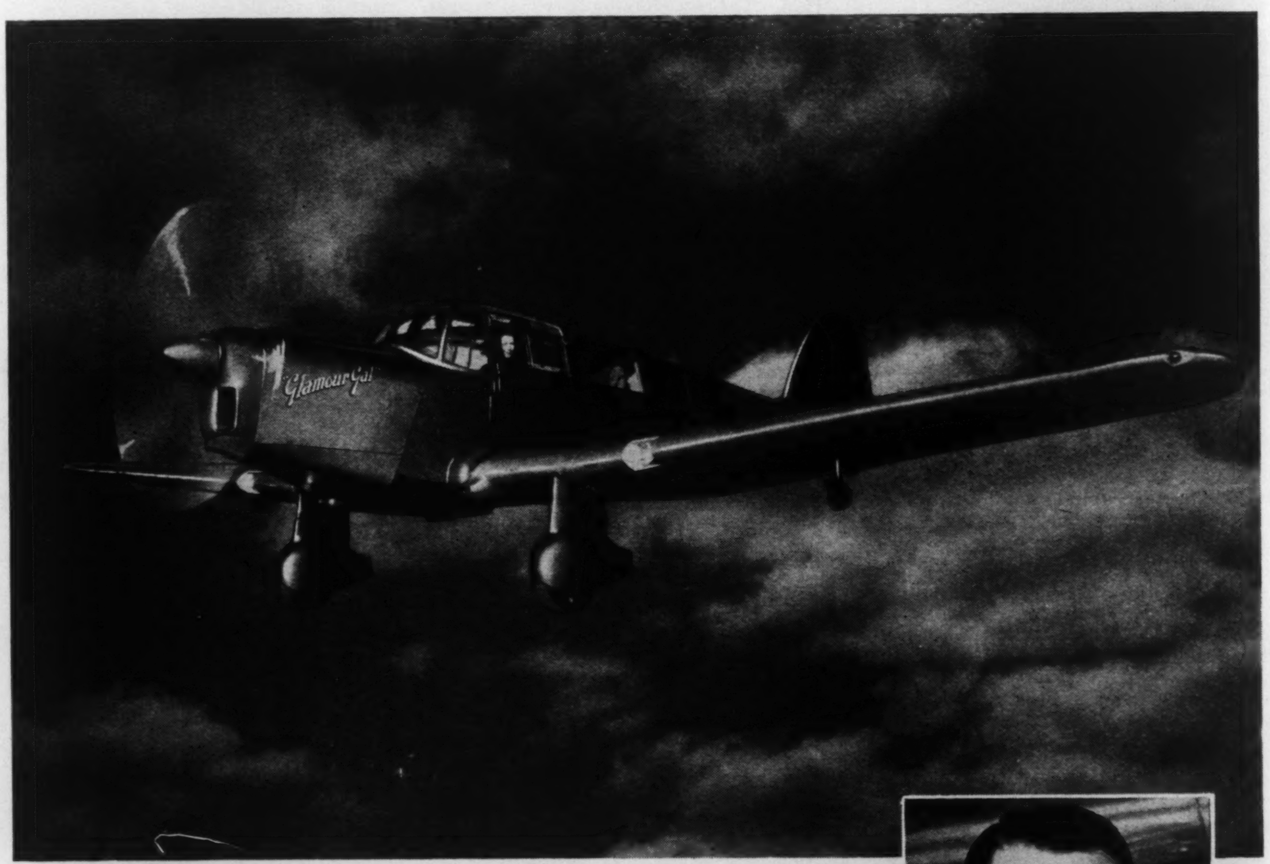
Perhaps you need a change! Why not plan to spend a few days at Niagara Falls where such a wonderful holiday atmosphere prevails? The crisp winter weather outdoors and the comfortable warmth within are better than a tonic.

Reserve a room with a Falls view and enjoy some of the delicious meals served in the Rainbow Room and Coffee Shop—both famous for food. Rates, single $3.00 up, double $5.00 up.

The GENERAL BROCK

NIAGARA FALLS / ONTARIO

Vernon G. Cardy, President W. A. Stead, Manager



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Mr. J. F. Carroll, Acting General Manager.

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Gordon F. Harkness, *Manager*

THE LONDON LETTER

Poll to Find Out Why Britons Don't Have More Children

By P. O'D.

WHY don't people in Britain have more children? The first and most obvious answer, I suppose, is that they don't want them. No one seriously suggests that they have lost the knack. But that only puts the question back one stage further. Why don't they want them? Is it poverty, or bad housing, or lack of domestic help, or love of pleasure, or just that they can't be bothered?

For a good many years earnest persons, with a statistico-social complex, have been issuing grim warnings on the subject; and, at last, the authorities have been spurred on to take action in the matter, to the extent of trying to find out what really is the position. Population, the rise or fall thereof, is the sort of subject which seems to invite large and rather hasty generalizations. The only way to test these is to get at the facts.

Under the auspices of the Royal Commission on Population — Chairman, Lord Simon—about 1,600,000 forms have been sent out to the married women of the country, asking them questions about themselves, their husbands, and their children (if any). And some 12,000 enumerators, as they are called, are now going around collecting these forms, helping the recipients to fill them in, where necessary, and getting as complete a picture as possible of the family picture. The enumerators, I feel, will require all their tact. There are Amazons who may take a belligerent view of such personal inquiries.

When all the information—or as much as can be got—has been collected and tabulated and summarized and analyzed, and has had everything else done with it that the social scientist can do, what then? What shall we all have gained? Well, for one thing, we shall have gained a considerable amount of knowledge about family life in this country, in the matter of the number and distribution of children, and this is important for the effective working of the Family Allowances Bill, which will soon go into operation. It is important for other reasons, too.

In Great Britain in 1919 there were 16,000,000 persons under 20 years of age. In 1939 there were only 14,000,000. Obviously such a drop constitutes a serious social and national problem. The more we know about it the better. But whether or not there is anything the authorities can do about it is quite another question.

People don't have babies for reasons of state—at least not as a rule. It is a matter of what phrenologists used to call "philoprogenitiveness," and that is a bump you either have or haven't. But perhaps the results of the present inquiry will startle some people into a realization that having children can also be regarded as a patriotic duty—though they may merely be startled into regarding it as other people's patriotic duty.

Brooklands—Factory Site

Many an eager little English boy with an adventurous imagination will have learned with regret of the passing of Brooklands. The famous racing track just south of London has been bought by Vickers Armstrong for a series of factory sites, and so any romantic dreams our young friend may have cherished of whizzing about there in a racing car and a crash-helmet, and knocking into limbo the speed records of Malcolm Campbell and Cobb and Eyston and Lord Howe and the other paladins of pace, will have to be abandoned —unless he can find a new setting for them, as no doubt he will.

Strong efforts were made to keep Brooklands for a racing track, chiefly on the plea of its value to car manufacturers as a testing ground. Something of the kind is obviously necessary, and there is at present no other, except the one at Donington Park in Derbyshire and that is still under the control of the War Office.

Prying loose the clutch of that mailed and heavy hand will, no doubt, take time. Not willingly does the W.O. ever give anything up, but the military reasons for holding Donington must surely be growing slimmer and slimmer. One of these days the racing circuit there will be restored to its original purpose, we hope, and the speed-demons of the future can set about realizing some of their ambitions — jet-propelled perhaps.

News Chronicle's Century

Even in this land of ancient institutions, it is a notable event when a newspaper attains its 100th birthday —especially a newspaper whose first editor was no less a person than Charles Dickens. When the Daily News, of London, was established in January, 1846, the great novelist was put in charge of it. He lasted just three weeks. He was the world's greatest reporter, and probably the world's worst editor—fortunately for posterity! He was wasting his time at an editor's desk, as he soon found out.

After this discouraging start, the Daily News finally succeeded in establishing itself as a great Liberal newspaper. It had a succession of distinguished editors, and many brilliant contributors, of whom Archibald Forbes, the war correspondent, and in later times Gilbert Chesterton were the most famous.

In 1930 it absorbed the Daily Chronicle. Now as the News Chronicle it sets out on its second century —or so one hopes—amid a great chorus of congratulation and goodwill, from its Fleet Street rivals no less than from the general public, which it has so well served.

Site for National Theatre

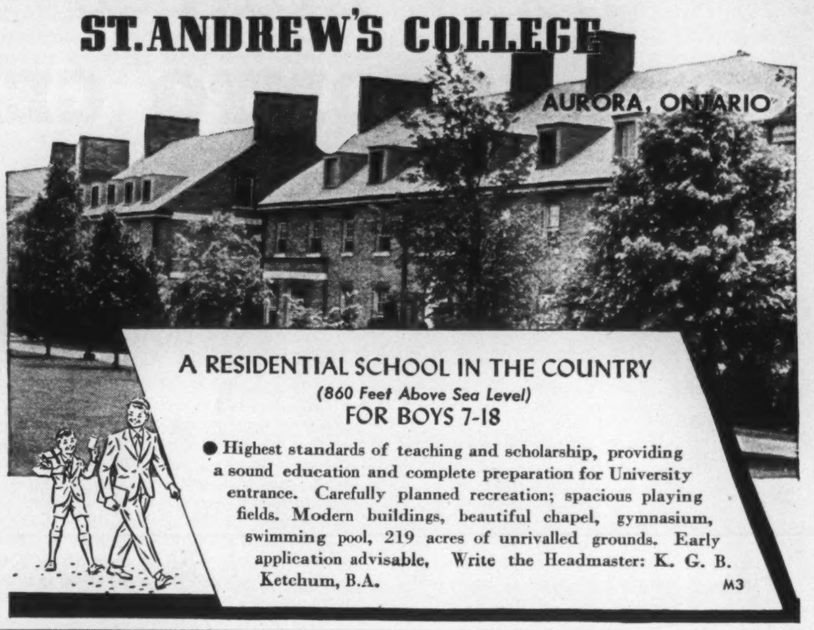
Plans for a national theatre—the Shakespeare Memorial National Theatre, to give it its full official title—were held up by the war. They had however, gone so far as the purchase of a site in Kensington and the preparation of architectural designs. But there was a good deal of controversy as to the suitability and size of the site (only a third of an acre), and the committee was said to be still on the look-out for a better site elsewhere.

Now the London County Council has come forward with the offer of a site on the south, or Surrey, side of the Thames, not far from Waterloo Bridge. It is part of the Council's general plan for the improvement and development of that side of the river, so as to bring it into harmonious relation with the northern side, and do away with the reproach that the Thames in the heart of London has only one bank—aesthetically speaking.

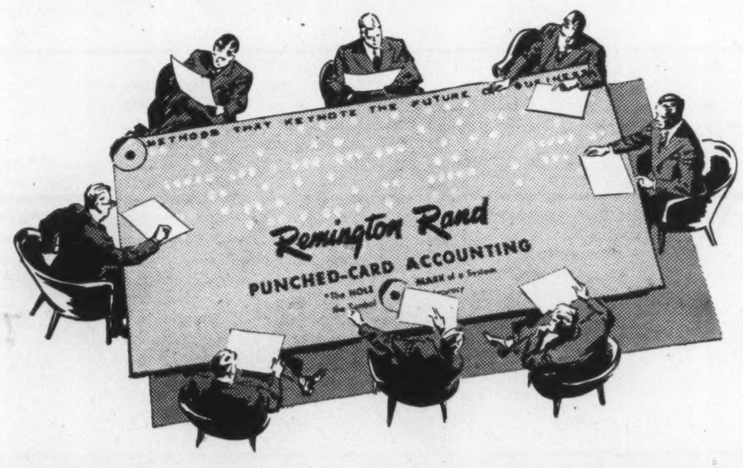
The suggested new site is bigger (about an acre), and the position would be an admirable one, looking out over the river. But naturally a good deal depends on what other development the L.C.C. carries out on either side of it. Another question is what effect the Memorial Theatre would have on the fortunes of the Old Vic, when that great company goes back to its old home in Waterloo Road, just around the corner.

Up to now the Old Vic is the nearest thing we have to a genuine national theatre. There are indeed a good many people who feel that the simplest and best solution of the whole problem would be to build the new Memorial Theatre and hand it over to the Old Vic to run. But then it is more than possible that the Old Vic Company might not care to sacrifice its complete independencee by undertaking such official responsibilities.

There is something very institutional about the idea of a national theatre; and there is something about English people that seems to make them dislike institutions—in art, at any rate.



"PCA" keeps the Board of Directors well-informed



Keasbey & Mattison Co., Ambler, Pa., recommends Remington Rand Punched-Card Accounting as the logical means for controlling a large, complex operation and furnishing directors with active data.

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"Control of so diversified a business has proved to be possible only through a monthly profit and loss statement and balance sheet and the scores of detailed statements upon which they depend. For the preparation of these statements with speed, accuracy and economy, we have relied for twelve years upon Remington Rand Punched-Card Methods. Punched cards, which, until 1931, were used mainly for sales analysis reports, have become the basis for controlling the many phases of our business.

"At the monthly meetings of the Board, each director is furnished combined statements and balance sheets for the preceding month, year to date, and comparable periods for the preceding year. Administrative, sales and other expenses are listed by districts; as are analyses of comparative operating statements. Sales are also analyzed by departments.

"This close monthly control helps to reduce our one-and-one-half million dollar inventory to the lowest practical level—making possible an eight-time yearly turnover. The success of our management control, based on this punched-card method, inspired a large nationally known corporation to install similar controls for their directors.

"In our opinion, no company can exercise close manufacturing control without the use of punched-card accounting."

Are you satisfied with the facts upon which you must make decisions? If not, Certified Report No. 4310 covering the details of the Keasbey & Mattison punched-card applications should prove of great interest. Copies may be obtained by writing to Remington Rand Limited, Tabulating Machines Division, 199 Bay Street, Toronto.

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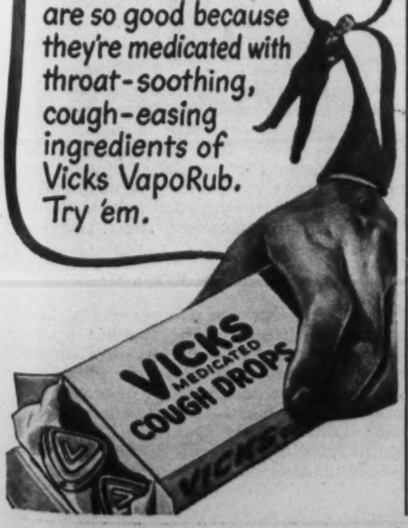

Sixty-Fourth Annual Report

TORONTO GENERAL TRUSTS

1945—A YEAR OF MARKED PROGRESS

$12,000,000 increase in Assets under Administration

now total $277,541,000

PRESIDENT

The President, Mr. Charles McCrea, K.C., in moving the adoption of the Report, said in part:

The General Manager's report just presented is an admirable review of the affairs of your Corporation during the past year, I think you will agree it reveals a financial condition and a record of progress and development with which, I am sure, we can all be highly pleased.

CANADA'S POST-WAR OBLIGATIONS

We have foregathered for the past five Annual Meetings under the clouds of war facing the problems presented by war and by the needs of war. Today, we meet under happier circumstances; but we face the problems arising out of war. Newspaper headlines speak only too clearly of their variety and extent. We have emerged from the struggle with our heritage unimpaired and our liberty and freedom preserved. More than this, the contribution we have made to the common victory has brought us prestige and renown and a new place among the nations. We have become sensitive to happenings in the international sphere; they inevitably affect us and we must play a part worthy of the position we have won.

During the long struggle we experienced a prosperous war economy, the material benefits of which have been widely distributed among all classes of our people. War prosperity has enabled the Canadian people to amass great savings. It is estimated that by the end of 1945, total individual savings amounted approximately to ten billion, seven hundred million dollars. These savings are made up of currency, bank deposits, refundable taxes and Government securities, of which seven billion, seven hundred million dollars have been accumulated since 1938 and of this total no less than six billion, four hundred and fifty million dollars are Dominion Government Bonds. These estimates do not include savings in the form of insurance, pensions, homes or corporation securities. Our prosperity has been accompanied by added burdens. Our funded debt, which stood at three billion, three hundred and eighty-six millions on March 31st, 1939, rose to thirteen billion, nine hundred and eighty-four million dollars as of March 31st, 1945. If we add to that debt the last Victory Loan of two billion we have in round figures a debt of sixteen billions at the end of 1945. Some economists are of the view that before Canada gets back to normal peacetime budgeting our debt will probably rise to twenty billion dollars.

EXPORT TRADE ESSENTIAL

The war has brought important changes in our economic outlook. In a survey made by the Department of Reconstruction on the location and effects of wartime industrial expansion in Canada from 1939 to 1944, some significant statements appear, among them the following:

"The most striking result of the war in Canada", the survey states, "is to be found in the fact that within six years the entire economic and social picture has changed, owing to the rapid expansion of productive capacity in manufacturing industry. Today, Canada stands ready and equipped to produce more goods than at any other previous period. The expansion has been on a scale that far exceeds the possibilities of domestic consumption and markets abroad are necessary to keep Canadian industrial facilities operating at levels approaching their new capacity. The degree to which employment is maintained in this sector of the economy will become dependent to an increasing extent (as the backlog of domestic demand for producer and consumer goods is met and supplied) on a relatively high level of export trade in manufactured goods."

Our export possibilities deserve serious consideration in a world where rival exporters also seek enlargement of trade and where in Canada three out of eight workers depend on export.

EXPORT LOANS

Canada's export business, as we all know, rose from a billion dollars prior to the War to as high as three and a half billion in 1944. Export business fell off in 1945 and has dropped rapidly, our estimate for 1946 being one billion, eight hundred million dollars. To reach this export total in 1946 we will loan to our former international customers, now financially embarrassed by war, up to two billion dollars, of which it is estimated seven hundred and fifty millions will be loaned to non-sterling areas and one billion, two hundred and fifty millions to the sterling area countries including Great Britain. These monies will be used over the next two years to purchase Canadian export goods and it is to be noted that part of these monies, possibly half, will be required in 1946 to bring our exports up to the estimate of one billion, eight hundred millions. In granting these loans Canada has in mind that it will help in the reconstruction of our allied friends, that it will benefit our export trade immediately, that it will further our long-term trade with these countries and it will help maintain peace by making European and Asiatic countries economically healthy. The Government is lending these monies to foreign Governments at a rate based on the cost to the Canadian Government of borrowing the money.

OUTLOOK FOR CANADIAN BUSINESS

It is the general view of economists and business men that subject to the irritations and delays incidental to the change-over from War to peace, Canada for the next three years or more will enjoy a period of reasonable prosperity. After that in the sphere of external trade, once our loans to our customers have been exhausted, we must look to the treaty makers and trade arrangers to create a broader and freer trading world and to our skill and planning to develop wider markets for our goods. So far as our domestic trade is concerned, after the refilling of Canadian shelves for home consumption, we may look with reasonable assurance to such sources of business expansion within Canada as the development of our tourist traffic, the bringing of foreign capital and the expansion of our mining industry.

MINING INDUSTRY WILL AID RETURN TO PEACE-TIME ECONOMY

Canada's metals mean much in her economy. New and important uses have been developed for them and under the spur of war our mining equipment has been geared to higher production. The mining industry now stands ready to serve great demands.

Our gold areas, stretching across Canada, take on greatly increased significance. Gold production decreased during the war on account of labour and supplies but now bids fair to gather momentum quickly and to aid our return to a peacetime economy by a large and increasing activity. The gold industry is non-competitive. There is a ready need and market for gold and an increasing stream of wealth from these mines will put life and vigour into commerce, transportation, industrial activity, farms and the labour world.

From the inception of your Corporation's activities in 1882, we have marched with confidence into Canada's great future. Today our continued outlook is faith in this vast Dominion of ours, confident that it shall grow in strength and greatness and make for the Canadian people a country second to none. Your Corporation through its Head Office and ten Branches, reaching from Montreal to Vancouver, is admirably equipped to meet any increased demands that may be made upon it in the years ahead. It will continue to play its part in the development of Canada as it has done in the past.

GENERAL MANAGER

The General Manager, Mr. W. G. Watson, said in part:—

The Sixty-Fourth Annual Report of the Corporation for the year ended December 31st, 1945, is one which I am sure will be satisfactory to the Shareholders, reflecting as it does increased earnings and marked expansion in Assets under Administration.

INCREASE IN PROFITS

The net profits for the year, after providing for all expenses:—management, Directors' and Auditors' fees, rents, advertising and other charges together with ascertained and anticipated losses — are shown at $472,498, an increase over those of 1944 of $28,305. From these profits, your Directors appropriated $100,000 for Federal and Business taxes; $50,000 for Office Premises' depreciation; $25,000 for our Staff Retirement Annuity Plan requirements for the current year; $180,000 to cover four quarterly dividends at the rate of 5% per annum and a bonus of 1% on the Capital stock of the Corporation, which left a surplus for the year of $117,498. To this was added $433,501 carried forward from the preceding year, making a total of $550,999 which was dealt with by your Directors as follows:—$150,000 disbursed to cover the balance required under our Staff Retirement Annuity Plan for past services, and $250,000 transferred to the Capital Reserve Fund, leaving a balance forward at credit of Profit and Loss account of $150,999.

INCREASE IN RESERVE

Your Directors felt that rather than extend the payment for past services under our Staff Retirement Annuity Plan by way of annual instalments of $25,000 over a further period of six years as originally planned, it would be advisable to make payment in full now so that in the future our obligations from year to year would be limited to the current year's charges necessary to match the contributions of the eligible members of the staff, as provided for in the Plan. It was also thought advisable at this time to round out our Reserve Fund as shown in the Balance Sheet to $2 million by the transfer of $250,000 from the Profit and Loss account.

INCREASE IN ASSETS UNDER ADMINISTRATION

The Balance Sheet for 1945 shows total Assets under Administration for all accounts of $277,541,445, or an increase of $12,131,316 over those of 1944. This increase, as you will expect, is largely due to the marked progress we have made in our Estates, Trusts and Agencies Section, which now stands at $253,124,603 as against $241,627,859 last year, or an increase of $11,496,744.

Our Savings on deposit at $9,484,222, notwithstanding withdrawals by our depositors during the year for the Eighth and Ninth Victory Loans of $3,431,665 also show a substantial increase of $1,542,143, while funds held under Guaranteed Investment Certificates at $9,660,866 are down $761,332.

STRONG LIQUID POSITION

Our liquid position is exceptionally strong and in relation to our Savings on Deposit, highly satisfactory at 151%.

MORTGAGE INVESTMENTS

Our mortgages have shown a sharp reduction in volume, as you will observe, due to heavy re-payments and the difficulty in obtaining new mortgages suitable for Trust accounts. You will be interested to know that the arrears of interest as at December 31st last, on city mortgages held for Capital and Guaranteed accounts was only .26 of 1% on the principal amount outstanding.

As to our farm mortgages in Western Canada, the re-payments were over 22% of the principal owing on January 1st, 1945. At the 30th of September last, before the new interest for the year was charged, over 80% of the borrowers had paid their interest in full on these mortgages. Highly satisfactory income returns were again realized during 1945 on farm properties in the West held for sale by the Corporation.

SALES OF REAL ESTATE

During the year 1945 the Corporation for all accounts, including those held for Estates and Agencies, closed no less than 714 sales of farm and city properties for a total of $4,444,256, in connection with which the cash or down payments amounted to $2,570,693, or 58%, which compared very favourably with our sales reported last year of 992 parcels for $4,774,911 when account is taken of the fact that the number of units held for sale in 1945 was substantially below that of 1944.

The demand for good and fair farms in Western Canada still persists with attractive down payments; while the inquiries for city properties of almost every class, except perhaps apartment houses, and this because of the ceiling on rents, are showing an increase.

SMALL AND LARGE ESTATES

During 1945 the volume of Estates, Trusts and Agencies, under the management of the Corporation increased by $11,496,744. This increase is a net increase and represents the difference between the new business placed under our care and the estates, trusts and agencies distributed in part or in whole during the year under the terms of wills, trust deeds, etc. These distributions of capital run into many millions each year. The smallest estate received was less than $5,000; the largest had a value of several millions.

TAXATION OF ESTATES

In the realm of estate taxes there has been an encouraging improvement in the last year.

Last January, Canada and the United States ratified a reciprocal Tax Convention to eliminate or reduce Dominion and United States Federal Succession Duties on the same assets. The Province of Ontario has now concluded similar agreements with Quebec and Nova Scotia.

The Dominion Government implemented almost in its entirety the Ives Commission Report. This establishes a uniform principle of taxation for annuities and periodic payments whether received through wills, trusts, life insurance or Dominion Government annuities. Only the income portions of any such payments are now subject to income tax. This is of special importance to estates and trusts where the income may not be sufficient to provide adequate and regular payments for dependents without some recourse to the capital. This legislation also affected favorably the position of employee pension plans and trusts, and considerable relief was given to the tax on the distribution of the accumulated surplus of a family or private corporation.

The Dominion Government has also recognized the hardship that may be caused by taxing the same assets twice within a short period of time due to the early death of the first inheritor, by an amendment to the Succession Duty Act providing for regressive reduction of from 50 to 10% of the second tax if it occurs within a period of from one to five years of the first passing. This is a constructive enactment although it provides only a limited measure of relief over a brief period.

Many of the examples of hardship and inequality that may be cited under the provisions of Succession Duty Acts can be eliminated or minimized by careful and prudent estate planning by those who through study and experience are qualified to give competent advice. Estate planning is now recognized as an important function of a Trust company and this Corporation is well organized and equipped to render important service in this capacity.

TAX SIMPLIFICATION DESIRABLE

I think that we should appreciate what the Governments concerned have accomplished during the last year and feel encouraged to believe that still more will shortly be done in the public interest. We have some reason to be encouraged by reports from the Dominion-Provincial Conference which has now been adjourned until April. It is of the utmost importance to Canada that agreement should be found upon some practical solution to the assessment, collection and distribution of the principal taxes of the Canadian people, which will reflect realistically the necessity for economy and consideration for the interests of the people as a whole.

There still exists the lack of uniformity illustrated by the provisions in the respective Provincial Acts for the time required to exempt gifts from tax, ranging from two years in British Columbia and five years in Quebec to twenty and thirty years in Ontario, dependent upon the relationship of the beneficiary. In the Dominion Act the time is three years. The position of Ontario in this respect is quite out of line with other taxing units; it discourages the distribution *inter vivos* of a reasonable part of the larger estates and acts as a deterrent to the influx to Ontario of people of substance from the United States and elsewhere.

One, rather than ten succession duty acts and ten succession duty departments, would no doubt be in the interests of simplicity, economy and uniformity. If, however, the Dominion should withdraw from the succession duty field, it is to be hoped that the Provinces will strive for a reasonable and uniform succession duty act. The respective Succession Duty Acts in Canada not only over-lap in jurisdiction but contain different principles of taxation, different bases of valuation and different rates of tax. With due consideration for Provincial rights and privileges, our taxing laws should surely encourage a Canadian to think of his home as Canada, rather than in terms of Provincial boundaries.

THE HOUSING SHORTAGE

A great deal has been written and said in recent months regarding the housing problem in Canada. The shortage of housing, brought about by the movement of thousands of men and women from farms, towns and villages to industrial centres and the desire of many to remain there, also the lack of normal housing construction during the war years, has been further aggravated by the return to civilian life in a single year of thousands of members of the Armed Forces who during the war contracted family responsibilities and are facing the problems of housing accommodation.

We believe the Dominion Government has taken a step in the right direction in establishing The Central Mortgage and Housing Corporation, the capital of which is to be subscribed by the Minister of Finance, to administer the National Housing Act in respect of joint loans, housing projects, home improvement loans and home extension loans. This Corporation will also conduct research into the business of lending money on the security of mortgages and, under the terms of the Act, provide facilities for the re-discount of mortgages held by lending institutions.

The organization of the Central Mortgage and Housing Corporation is now being completed and should provide a means whereby, with the co-operation of the Insurance, Loan and Trust companies, the housing problem may be dealt with in a more effective way.

Private enterprise should be given every possible opportunity to get building materials and supplies of all kinds so that the wide experience of contractors and builders may be fully employed in assisting to solve a nationwide problem which is urgent in the extreme. The fullest co-operation of Building Trades, Unions and the Builders should be sought in an effort to keep down the rapidly rising costs of new houses which have already reached a price even for a four or five-roomed house at which workmen tell me they fear to buy. Can we face realities now in the interests of all—workman—builder—buyer—lender—to keep the standard of wages high in Canada with a fair profit for all the necessary partners in this great industry by a united effort for high quality and quantity of production per day, an accomplishment which is fundamental to-day in this or any other industry for the success of any nation that is as dependent on foreign trade as is Canada?

RETURN OF STAFF MEMBERS FROM ACTIVE SERVICE

The war is over—thank God—and weekly we are proud to welcome back to our Corporation family a number of the 100 of our men and women who through the years of the war served in one or other of the active service units.

Serious thought and planning has been devoted to placing all who have returned to the best possible advantage in our organization. We believe that the experience and broader vision they acquired through their patriotic service will prove to be of important personal value to them as well as to the Corporation in resuming their peacetime occupation.

HONOUR ROLL

But nine of our boys will not return. These gallant lads have paid the supreme price—have joined the ranks of five others of our staff who were killed in action in the First Great War and whose names are set in bronze in a tablet at Head Office—a sacred memorial dedicated to their memory. Our heartfelt sympathy for the families and friends of these dear lads, we affectionately place on record today.

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THE BOOKSHELF

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West Irish Scenes And People In The Eyes of An Artist

LOVELY IS THE LEA, by Robert Gibbings. (Dent, $3.75.)

AN artist-engraver of superior talent goes sketching, talks at length with all the people he meets and reports the adventure with grace and humor. Such was his "Sweet Thames, Run Softly" and "Coming Down The Wye."

Here he is in the West of Ireland, and, since he was born in Cork, writing with high enthusiasm. For this is the land of the fairies with people who pretend to believe in them and can always report that someone, like Tim Dwyer's wife's cousin, actually saw them, on this or that occasion. And here are the stone relics of an ancient civilization and a still more ancient religion; each relic the scene of a hundred tales. Best of all, here is a hospitality that never fails and a curiosity beyond reason.

The conversation in the pubs shines with humor, "Now will ye all stop talking and listen to me," says Laffin. "One would think the lot of ye had been vaccinated with gramophone needles." Or this, "Some of them fellows in the English Parliament wouldn't allow it. Isn't it a queer thing, as soon as a man gets into Parliament he goes to hell altogether?"

Happy descriptions of natural beauty abound and the illustrations have a rich quality. As a whole, the book is radiant entertainment.

Deep Waters

INTRODUCTION TO KANT'S CRITIQUE OF PURE REASON, by T. D. Weldon. (Oxford, $3.75)

TO modify the essential toughness of metaphysics might be considered an act of charity; akin to making muddy waters flow clear — if either action be possible. The author of this work doesn't "simplify" Kant, but he does much better in plotting the philosophic climate of the Eighteenth Century, in showing to what extent Kant rested on Locke and Hume and in summarizing, as far as possible, the trend of his argument. The modern discovery that the mathematical concept of Probability has a bearing on the structure of the physical universe renders less valid Kant's view of Physics.

An Ancient Genius

PINDAR, by Gilbert Norwood, being the five Sather Classical Lectures delivered at the University of California in 1943-44. (University of California Press, $2.50. U.S. funds.)

MORE than 400 years before Christ a Grecian poet wrote paeans, dithyrambs, hymns and odes, mostly to order, combining high compliment for the patron (who may have won a horse-race or a boxing-bout at the Games) with metrical celebration of some mythical hero. The poems had such intrinsic splendor of design and felicity of diction that succeeding Greek writers for hundreds of years quoted Pindar even as English writers of to-day quote Shakespeare or the English Bible.

Yet the learned "Grecians" of the past hundred years who have written commentaries on Pindar have found him frequently walking in obscurity. Prof. Norwood suggests that the admitted obscurities may be clarified by admitting a studied system of symbolism; as, for example, the use of the horse to symbolize knightly daring, or the setting-up of a triple diadem as a symbol of the poet's art.

All this, of course, is for scholars to whom Greek of two millenia past is as familiar as their mother-tongue. The lectures as a whole are caviar, not "for the general" but for the particular who are interested in the canons and practice of art in any century and take their Greek in translation, not unthankfully. For Professor Norwood's English has many graces of wit and urbanity. For example, "Pindar quaffed life as a generous wine, for the Epicureans had not yet turned it into a liqueur, or the Stoics into a gruel." Or this, "You and I are modern people for whom clearness of head is, if not an achievement, at least an aim."

The Ancients

A CLASSICAL EDUCATION, by C. M. Bowra, being the Presidential Address delivered to the Classical Association at Oxford, April 4, 1945. (Oxford, 25c.)

A PERFECT summary of the arguments justifying the study of ancient Greek and Roman literature which addicts of the vocational ideal might read to their advantage.

The Waiting Period

THE CANADIAN ARMY AT WAR, Vol. I, The Canadians in Britain. (Department of National Defence, King's Printer, 25c.)

FOR four years the Canadian Army was training in England. This is the tale of that weary time when the natives and the visitors were getting acquainted. The London blitz, even more than the official and unofficial hospitalities, brought acquaintanceship to a close and enduring friendship. The booklet, which runs to 172 pages is richly illustrated from photographs, sketches and wash-drawings by Canadian artists. Other booklets carrying on the official story of the Army are promised.

Authors' Troubles

WRITING recently in the *Saturday Review of Literature* Alec Waugh pointed out the many difficulties one English writer faced in war time. He said in part:

"In the summer of 1940 everyone resident in England lived under the pressure of urgent and immediate necessity. Invasion was imminent; every moment mattered; and no activity seemed justified that did not contribute to the prosecution of the war. It was hard to take a long view. The novelist about to begin the writing of a new book in July 1940 could well say to himself, "This book that I shall start this morning will not be delivered to my publisher till April 1941. It will not be pubished till autumn of that year. Of the work I shall do today no result will be apparent for fifteen months. Heaven alone knows what may have happened in that time."

"It was very difficult for the English writer to settle down to his task in that atmosphere, under those conditions, at a time when nearly every English man and woman was trying to become enrolled in one form or another of government service. And though by the end of 1942 that particular sense of urgency had passed, there was still, in spite of a boom in books, very little inducement to the writer who was already working in a government office or serving in the armed forces to give up his spare time to writing. In the first place he had exceedingly little spare time. He worked long hours. It took him twice as long as it would have done in peacetime to get to and from his office. He had to do fire watching one night a week. He may in addition have had Home Guard and air raid warden duties. He needed such spare time as he had for rest or relaxation.

"Nor, in spite of the boom in books, were there any very strong material inducements to continue writing. No obvious prestige attached to the publication of a book in wartime, when newspapers limited to the dimensions of a four-page sheet could do little more than notice its appearance. Nor, in spite of the demand for books, was it possibe to isssue books in anything but small editions. Publishers were strictly rationed in their use of paper."

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MUSICAL EVENTS

Drowsy Tune and Saw-mills Give Ideas to Canadian Composers

By JOHN H. YOCOM

BEST music news of last week was the first concert performances of two orchestral compositions by Canadians—"Waking Thoughts" by Dr. Graham Godfrey, conductor of Hamilton's Bach Choir, and "Charpente" (Canadian Forest) by Maurice Blackburn of the National Film Board. The Toronto Symphony Orchestra under the direction of Sir Ernest MacMillan played them both well, and the composers were present to receive the Massey Hall audience's long applause.

The construction idea behind "Waking Thoughts" is one that could be applied to any melody. On awakening every morning a man is haunted by snatches of an old Irish air. As one might expect, the operations of that part of his sub-conscious mind where tunes are stored are represented largely by shimmering violin E-strings and modern harmonies from woodwinds, especially the double-reeds, and French horns. Still clad in his pyjamas, the puzzled man apparently gets around to tracking down the elusive tune, but in the process of clarification one section of the orchestra after another pokes around, evidently attempting to resuscitate the forgotten memory by "free association", gives him neat little psycho analytical probes. Dr. Godfrey has done a good job and avoided the excesses of dissonance, strange tonal colorings and tricky rhythms that modern composers might have employed for the same idea. The result might have been a musical monstrosity comparable to what Salvador Dali has often done in art. The Canadian composer kept in mind the simple old tune itself, did not attempt musically a Freudian recall-of-pleasure-sensation experience.

Blackburn's "Charpente" is good music to accompany a documentary film about Canada's spruce forests, logging and saw-mills. It was first played on a "Canadian Music in Wartime" series broadcast. Good program music, it tells a three-part story: the forest and its conquest by man; the log drive and the lumberjack; the saw-mill, where the forest is reborn and transformed. Many of the pertinent lush sounds that movie-goers have come to associate with films showing nature in majesty and tranquillity were in the first section. But Blackburn fortunately missed most of the usual clichés of Hollywood incidental music. His harmonies and instrumentations were fresh and crisp. The second and third sections represented the boom of crashing trees, the subsequent silence, the rumbling of the log drive and the buzzing mill. Here the music stood on its own feet in so far as a story was concerned but after a time became a little boring. One wished a synchronized movie of the business were also showing above the orchestra. The finale built to an effective dissonant climax.

Chopin Interpreted

When Artur Rubinstein performed Chopin's Concerto in E Minor with the T. S. O. last week, he was playing the number with which he made his U. S. debut at the age of 16 with the Philadelphia Orchestra. If Chopin was the poet of the piano composition, then Rubinstein can be called the poet of piano performance. Concerto in E minor does not have the usual concerto conceits of full crashing chords by the piano after it has announced themes to the orchestra. On the contrary, it is still poetic Chopin at his most imaginative. The exquisitely elaborated melodies and chromatic passages Rubinstein recited as a good reader might when doing Keats or Shelley aloud. The first movement, Allegro Maestoso, was nocturne-like; the Romanze like a tranquil ballade; and the vivacious Rondo a polonaise or impromptu.

The encores—Valse Brilliante and Nocturne—demonstrated his unrestricted artistry and still maintained in program continuity the Chopin genius.

The orchestra also played Rossini's "Semiramide" overture and Arne's delightful "Three Pieces for Strings".

Two Orchestras

Two Toronto orchestras that will be performing next week are the University of Toronto Symphony Orchestra and the Canadian Symphony Orchestra.

The Varsity organization is playing on Feb. 20 and 27 in Convocation Hall. Hans Gruber, conductor and student in Modern Languages at the university, came to Canada from Czechoslovakia in 1939. He served with the Canadian Army and returned to university last fall. Of the 70 members one-third are co-eds. Guest-artist is pianist George Crum.

On February 21, in the Central High School of Commerce Auditorium, Myer Leveen will conduct his orchestra of 100 semi-professionals in its first public program. Leveen, who studied in Europe, has spent many years organizing the group. Numbers include Schubert's "Unfinished Symphony." Jeanne Pengelly, soprano, is guest-soloist.

Technique and Force Denote Brailowsky

By RICHARD WESTLAKE

PIANIST Alexander Brailowsky seemed intent on making an impression at his Eaton Auditorium concert last week, and did, both by technique and sheer force. These qualities would have been more admirable if they had been augmented by a musical and artistic taste in proportion. But his force many times produced a tone that was more Brailowsky than this writer imagines its composer would have appreciated. This is regrettable for technically the pianist is capable of very good playing, and many a phrase and passage came through for this very reason.

Certainly there is no lack of enthusiasm on Brailowsky's part for piano playing. This zest made for a rather rough Beethoven in the "Appassionata" Sonata, while in De Falla's far-too-often-played "Fire Dance" I began to wonder whether or not the piano would give out.

The program opened with a Vivaldi Concerto in D minor, which was a heavy affair in the beginning but improved with each movement.

The program included a group of Chopin and numbers by Debussy, Fauré and Liszt.

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THE FILM PARADE

"The Lost Weekend," Horror Film On a New Imaginative Scale

By MARY LOWREY ROSS

IT IS always gratifying when virtue turns out to be something better than its own reward. In making "The Lost Weekend" Paramount studios courageously undertook to present the public with an honest and disturbing study of a special human predicament, whether the public liked it or not. Far from rejecting "The Lost Weekend," however, we have seized on it avidly and are paying the studio handsomely for all the risks it took in running counter to experience and formula. The film is a wonderful precedent-breaker and possibly its success may lead the rest of Hollywood to realize that human experience is a pretty wide field and human behavior doesn't always follow the rules laid down by pressure groups and censorship.

There is little danger, however, that the other studios will attempt any imitation of the Paramount success and produce a series of case-histories on alcoholism. "The Lost Weekend" has set down the last word on the whole subject. It is the definitive study of the type of drinker for whom, to quote Howard da Sylva's bar-tender, "one drink is too much and a hundred drinks aren't enough." Charles Jackson's story of a five-day "bender" has no equivalent in contemporary writing and isn't likely to be matched again on the screen. So whatever "The Lost Weekend" does to Hollywood's conception of popular entertainment it isn't likely to jolt it into a trend.

The film contains none of the familiar elements of suspense. From the opening sequence the hero Don Birnam (Ray Milland) is doomed to anguish, degradation and final delirium.

The reasons for Don Birnam's addiction may seem inadequate—the sight of a blank page of foolscap might send an author out for a bottle of beer as an easy means of procrastination but it is hardly enough to drive him to dipsomania. The hopeless happy ending may be criticized too in so far as it pretends to offer any solution to Don Birnam's insoluble problem. Causes and solutions, however, are relatively unimportant in "The Lost Weekend." In writing the story Charles Jackson was obviously concerned with only one thing—to record as relentlessly and closely as possible a shattering human experience. By following the author's intentions and ignoring most of the rules laid down for "popular" entertainment, Director Billy Wilder and Screen Author Charles Brackett have produced one of the most absorbing pictures of recent years.

Ray Milland's Art

A Hollywood director has pointed out that screen actors portraying drunks usually make the mistake of trying to appear drunk. They should, he says, present themselves as drunken attempting to appear sober. Ray Milland's assignment, however, demands that he carry the illusion a stage further. His Don Birnam has gone beyond all concern with appearances and, obliviously drunk already, must pass through the deepening stages of nightmare while successive bottles vanish, until he collapses in delirium.

It is obviously a part demanding sharp competence and understanding beneath all the drunken flourish and desperation, and Ray Milland's performance here is both persuasive and imaginative. And though it is clearly a one-man picture he is given exceptionally fine support by everyone in the cast with an especially notable performance by Howard da Sylva as the watchful, grudging bar-tender.

"The Lost Weekend" is undeniably a pretty grim picture. Even the comedy has an edge of nightmare; e.g. the scene where the swaying opera chorus dissolves into a cloakroom rack of swinging rain-coats, or the sequence in which the white-clad malevolently jocular male nurse looms up beside Don's bed in the alcoholic ward, with the quality of a phantom seen through mists of alcohol. The grimness and the interest, however, always keeps pace. "The Lost Weekend" is the story of a man pursued by his shadow, with the shadow always more real and menacing than the creature it trails. This makes it a horror film, but a horror film of immeasurably higher imaginative quality than anything Hollywood has given us in the past.

Silliness Supreme

"Because of Him," Deanna Durbin's latest picture, is, if possible, as foolish as its title. Deanna here is a stage-struck miss in pursuit of an eminent actor (Charles Laughton). Apparently Mr. Laughton was so embarrassed by his role that he decided to ham it up prodigiously; which he does, passing the embarrassment on to the audience. During the course of the picture Deanna sings "Danny Boy" and Tosti's "Good-Bye." The Tosti number is rendered while she is pursuing Franchot Tone up and down elevators and through an hotel lobby, which makes it a triumph of breath control rather than of vocalism. Dear, what a silly picture!

SWIFT REVIEW

MILDRED PIERCE. Screen version of James Cain novel. Novelist Cain's suburbanites are as unwholesome as ever, but their lives seem to be pretty exciting. Joan Crawford, Zachary Scott.

THEY WERE EXPENDABLE. A beautifully pictorialized semi-fictional account of P.T. boat activities around the Philippines. Robert Montgomery, John Wayne.

YOLANDA AND THE THIEF. Elaborate technicolor fantasy involving Fred Astaire and Lucille Bremer. The technicolor seemed exceptionally bright, which is a good deal more than can be said for the fantasy.

MADONNA OF THE SEVEN MOONS. The split-personality theme again, this time from the British studios. The atmosphere, however, is romantic rather than clinical. Phyllis Calvert, Stewart Granger.

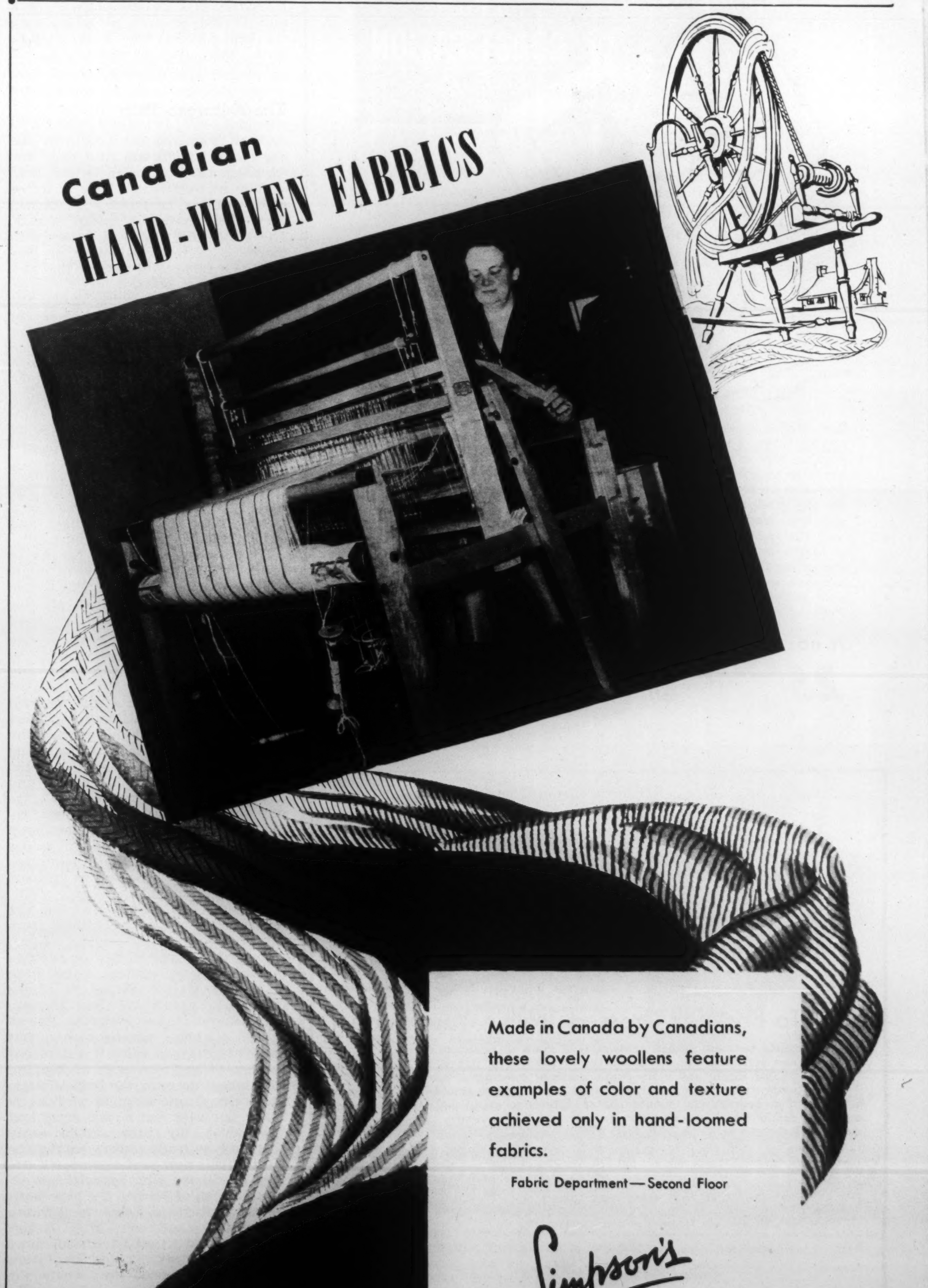
THE SPANISH MAIN. A very showy technicolor costume piece about love and piracy in the Caribbean. Maureen O'Hara, Paul Henreid.

WEEKEND AT THE WALDORF. Love on the Grand Hotel plan, involving some of M.G.M.'s most expensive stars in their very best clothes. The story, however, hardly seems worth the trouble and expense. Ginger Rogers, Walter Pidgeon, Lana Turner, Van Johnson.

• •

THE life story of Billy Rose will be made into a movie, and a fabulous yarn it will be. Included in the deal are his early song-writing efforts such as "Million Dollar Baby," "Me and My Shadow" and others.

—Toronto *Globe and Mail*



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WORLD OF WOMEN

Almost Anything Can Happen in Movies Except Reconversion

By BERNICE COFFEY

WITH the feminine portion of the population supposedly in a tizzy about N-Day (nylon hosiery returns to the shops February 19, as if you didn't know), we're apt to forget that nylon has other uses. The other day this column saw a technicolored movie short produced by Canadian Industries Limited showing how the stuff is made (my dear, you have no idea of the trouble they go to!). The star was an attractive looking girl who, apparently, lives in a world where not only hosiery but everything in the textile line is made of nylon. It was easy to relax and regard it all with detachment for, after all, anything can happen in the movies.

But when the last fanfare on the sound-track had died away, the screen was whipped aside to show the actual all-nylon clothes which had been worn by the film's heroine. There was the pale blue chiffon blouse with pleated ruffles that had been dunked in soapsuds by the girl in the movie, a housecoat of slipper satin, the chiffon negligee with yards and yards of skirt, the waltz dress with more floating yardage, black evening slippers, a hunter's green faille handbag and tufted ribbon hat, an evening coat of heavy nylon crepe, unmentionables as gossamer as summer clouds—all as entrancing to the touch as to the eye.

And someone murmured in our bemused ears that these were just the forerunners of other nylon things—luxurious drapes, curtains that retain their shape after washing, long wearing upholstery fabrics with the beauty of rich tapestries, and even rugs. The voice went on to say that all the clothes on view had been made up experimentally and that "there isn't a ghost of a chance of any of these things being around for a long time." So we can all relax for a while, and wait for the fruits of reconversion.

By the way, nylon is a word coined from the first initials of New York and Trylon by way of advertising the long-defunct New York World's Fair, but the chemists call it polythexamethylenadipamide.

The Primrose Path

Those who are not averse to the odd bit of chi-chi will find scope for their talents this spring in the field of flowers—artificial flowers, to be sure, but so beautifully fashioned they rival nature's finest efforts. The posies hug the head fastened to bicycle clips worn halo-wise, or perhaps as a ribband of flowers that ties on with velvet bows.

Then there's something called the "Many Way Bandeau," made of bands of flowers sewn on taffeta ribbon. The bandeau can be worn either around the hair, much like a hat, or as a sash belt, or as a Peter Pan collar with a Byronic bow under the chin. These look fine in mixtures of crisp flowers—chartreuse poppies, cornflowers in pink, or field flowers of many colors.

A belt of flowers does something fresh and festive to a dress of the basic type if the waist it circles is a slender one, and so do collars and cuffs made of white carnations.

Someone even went so far as to bring forth a tropical playsuit made of aquamarine peonies. Fun's fun, but this is overdoing things, and we mention it more in sorrow than anger.

Brides' Aides

The art of getting a girl married with the proper eclat has progressed a long way since the day when the cave-man-about-town, with charming simplicity, bounced a club on the skull of the lady of his choice and dragged her away by the hair. Today the wedding arrangements require the diplomacy and generalship of an Eisenhower, and modern brides and their parents call up reinforcements—someone who knows protocol from the moment he asks, "Will you?" until she says "I do," and the last bit of confetti is vacuumed from the broadloom.

Regarded as one of the top persons in this exacting business, either here or in the United States, is Claire Dreier of Eaton's Wedding Bureau, who not only takes complete charge of all wedding arrangements, but doesn't hesitate to add a few personal touches of her own such as keeping that forgotten man, the bride's papa, in a calm frame of mind until he is ready to walk down the aisle and give away the bride. Apparently there are no trade secrets among the elect of this new profession for Kathleen Blackburn who heads the Wedding Bureau of Macy's, the New York department store, came to Toronto recently to see how Miss Dreier operates, and in all likelihood many New York weddings of the future will be influenced by what she learned in Toronto.

Met Jane Taylor of Los Angeles, a small, attractive woman in a gray wool suit designed by Adrian, who was in town for a day's visit. She is representative of the T. Eaton Company in California, where the buying office of which she is the boss lady last year bought $50,000,000 worth of merchandise for stores all over North America.

Mrs. Taylor is credited with having encouraged and fostered over two hundred Californian designers, and is one of the reasons why the state bordering the Pacific has, in a comparatively short time, become almost as famous for clothes of a gay, breezy type as it is for products such as Van Johnson and Ann Sutherland. She is responsible, too, for coining a new word, "Calexico," and pinning it on dresses, sportswear, shoes, hats and handbags showing the influence of Californian and Mexican backgrounds.

"Sunrise" plaids, capes, play clothes gone soft and feminine, evening dresses of great elegance, and the scads of jewellery worn with everything, are some of the things that impressed her in the spring collections of the California designers.

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The Patchwork Quilt: Some Like Them Old, Some Like Them New

By RUTH HOBBERLIN

THE number-one attraction currently featured by a certain Ontario Women's Institute is "the exchange among members of patchwork patterns, followed by a social half-hour." Today patchwork is as popular with many women across Canada as when it was the chief needlework of their foremothers. Now, as in bygone days, this type of handwork invariably takes the form of bed quilts.

In town or country, the stress of wartime living and the resulting scarcity of various materials made it necessary for modern women to "make-over" and "make-do." Patchwork quilts helped meet this problem in no small way in numerous Canadian homes, as well as aiding Service clubs and auxiliaries in maintaining their commitments of warm bedding to England and the Continent.

Even with our return to a total peacetime way of life, patchwork will not be relegated to the attic. Because of its boldness of color and design, this folkcraft adapts itself as well to the straight, severe lines of our Modern furniture as to that of the Queen Anne or Victorian period.

For the antique enthusiast of course, the oldtime quilts hold more interest than those of the twentieth century. Many history books, while meticulous regarding dates, are prone to disregard the daily life and domestic problems of our female ancestors. To the lover of things historical, some of these omissions can be filled in by learning the why and wherefore of our foremothers' needlework.

"Making-do" was a prime necessity in the log-cabin days of North America. Shelter, food and clothing was dearly "come by." Because the new land was a cold country, the *big* bed often stood in the kitchen; usually it was occupied by the father, mother and at least the baby, the older children sleeping near by in a trundle. Although close quarters made for greater warmth, a large supply of bed-covering still was necessary.

Whenever new material for clothing was procurable, each scrap from the cutting-out was carefully treasured; when an old garment had been patched to its limit, it was seldom entirely discarded; new or old, every remnant found its way to the scrap-bag. After enough cloth had collected, a colorful new quilt-top was the result.

Poor indeed was the housewife who could not save bits of "calico or print" for the bridal quilts of her daughters. To this end, for years the best patches would be hoarded and pieced together. At last, when man and maid had reached an "understanding," the quilt-tops were brought forth and the women of the community invited to a "bee", comparable with our modern engagement-announcement party. At such a gathering tiny stitches were as important a requisite as is sound knowledge of the Culbertson system at the bridge tables of today.

Patch For A Dime

Referring to nineteenth century customs in her best-seller, "Charity Strong," Marguerite Allis relates how the "Female Cent Society" would meet to sew on Fox and-Geese, Sunflower or Star-of-Bethlehem quilts in the interests of the "heathen." An Autograph quilt — ten cents for your name on a patch—also might further a "cause" as well as be the reason for a social gathering. Often the men of the community would join in this event by arriving in time for a chicken or turkey supper and an evening of singing, games and dancing. Doubtless Stephen Foster knew well of what he spoke when he told of seeing Nellie home from Aunt Dinah's quilting party.

Constant use and numerous washings are why many pre-Victorian quilts have not survived until today. Those which have, are frequently in good condition, and the historian searches for an explanation back of their survival. Faded letters and old diaries often bring to light a tale of how a certain Mary Jane or Cornelia Ann patched and pieced for her hope chest, while awaiting the return of a particular young man from "foreign parts." Sometimes tragedy came instead in the form of death or infidelity, and the grief-stricken Mary or Cornelia spent her remaining days "visiting round" among relatives.

Even with the appearance of journeymen "taylors" from London in the homes of the well-to-do, idleness —especially in a woman—was considered on a par with ungodliness. Rich or poor, women plied their needles with industry and ingenuity.

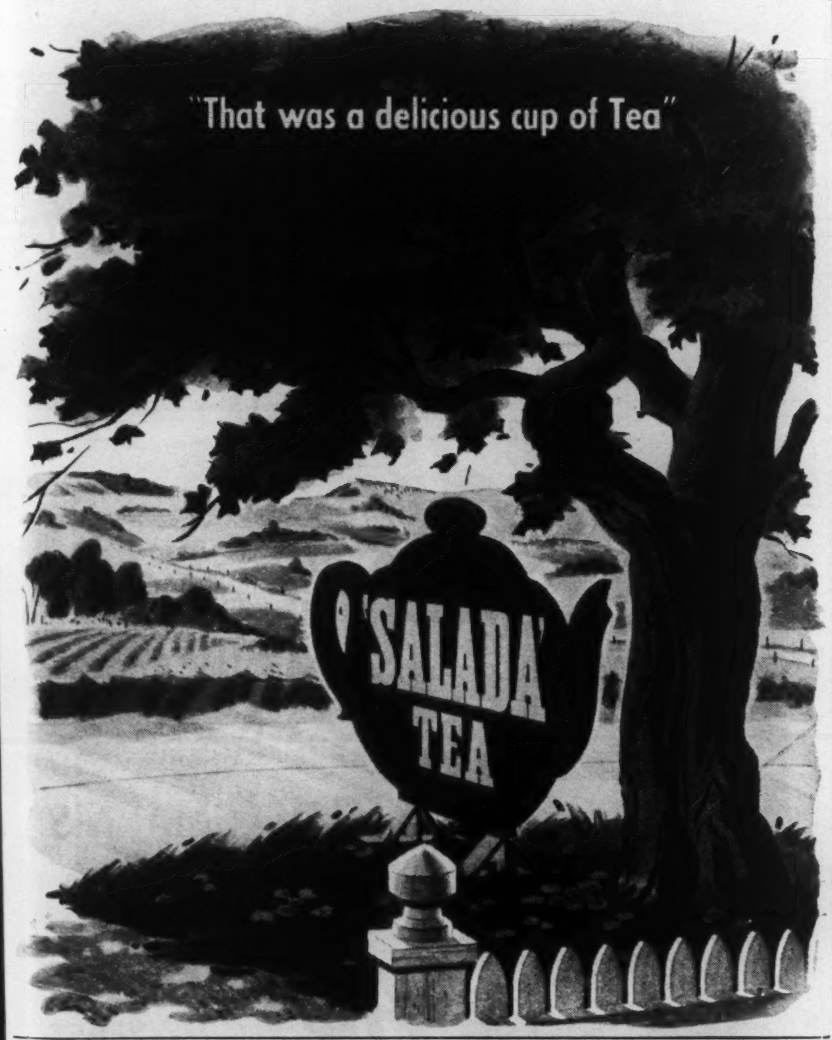
Both economics and current events influenced their choice of materials, dyes and patterns. Calico kept company with India Chintz and English Broad Cloth after sailing ships from England and the East had dropped anchor on our shores. As cloth became more plentiful, the Crazy Quilt and Log Cabin patterns gave place to the more complicated Mosaic and Star-of-Bethlehem designs. Meanwhile, scientists experimented with dyes and soon a wider range of colors augmented the homemade supply, derived from bark, twigs and berries.

Royalty's Pall

That the religious convictions of our forefathers were responsible for the names of many quilts is manifest by such examples as Noah's Dove, Job's Tears, Jacob's Ladder, Tree of Life, and the popular Rose of Sharon. Other names and patterns, like the Oak Leaf, Sunflower, Peony, Tulip, Rose Wreath and Pine Tree, were inspired by nature itself.

The oldest sample of patchwork known is on exhibition in a Cairo museum. Made for an Egyptian Queen about a thousand years before Christ, the material is of gazelle skins pieced in five colors. Unfortunately it was for use as the royal lady's funeral pall. The Metropolitan Museum in New York also boasts a fine patchwork collection. One quilt worthy of special note, of rainbow colors bordered with dark blue and brown, is in the well-known Mosaic design. Listed as "early nineteenth century," it contains over three thousand patches and is quilted in three-eighths of an inch crossbar. But according to many authorities, the best display of patchwork in the world may be found in the Victoria and Albert Museum in England. Most of it is British-made; although it includes a valuable Star-of-Bethlehem specimen of North American origin.

Many Canadian women find as much interest in an old patchwork name and pattern as in a box of a new pancake makeup. To them, an 1864 *Godey* editorial has much significance. Speaking of this homespun folkcraft, the editor exclaims: "Who knows but in future ages, the work may be looked at like the Bayeux Tapestry, not only as a marvel of women's ingenious and intellectual industry, but as affording an idea of the civilization of our times, and also giving a notion of the persons as estimated by history!"



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Sift together flour, baking powder and salt; add beaten egg yolks and milk. Add chicken, onion, grated carrot and melted fat and mix well. Fold in stiffly beaten egg whites. Bake in greased baking dish in hot oven at 425°F. for about 25 minutes. Serve with hot chicken gravy. 6 servings.

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CONCERNING FOOD

Use Showmanship and Serve the Lowly Parsnip with a Flourish

By JANET MARCH

TOO bad for the sake of vitamin enthusiasm that there can't be a slight shortage of vegetables. If we had to dodge in and out of shops looking for an elusive parsnip or turnip there's a strong chance the children would practically cry for them. You know how everyone is about prunes these days, while when I went to boarding school deep gloom used to settle over the whole dining room at supper time when one night a week in came the prunes. Nowadays you more or less serve your few prunes on a gold plate, if you have one, or if you have some prunes—that's what a shortage can do.

Many children these days have become quite expert shoppers. It's true that you can't depend on them for keeping the shelves completely stocked, but if a grocery store lies on the route home from school it's wonderful what they will bring home—even bacon the odd time—

"Mum! I got some coke!"

"Here are some chocolate biscuits! I got the last package!"

"This is a big mayonnaise, and a jelly powder. Let's have jelly for dinner."

If they just had to snare a carrot, they would very likely eat it with pleasure but, as root vegetables are on every grocer's shelves for the taking, there is no look of glad surprise when boiled turnips appear for dinner. Really the vitamin problem in February and March is quite sizeable. Usually you can count on a fair amount of celery, sliced tomatoes and lettuce being eaten, but this is pretty high priced food and all of us have to eat roots some time. The only solution is to give more time to their preparation. You can do things to all roots which make them very good to eat.

Fried Onions and Parsnips

2 large or 3 medium parsnips
1 large or 2 medium onions
Salt and pepper
3 tablespoons of fat

Nowadays when fat presents quite a problem, be sure you don't waste any. For instance, there's the fat on the rolled roast of beef which in the old extravagant days you probably threw out when you used the lean meat into a pie. Well, in case you don't do this as ordinary routine, cut the fat up in small pieces and heat it gently either in a frying pan or in the oven, and cook till nearly every bit of fat has turned into liquid. Don't let it ever smoke. Strain, and there you have some very good beef fat for cooking.

To get back to the parsnips you can boil them whole unpeeled, then drain, peel and mash them, seasoning with salt and pepper and butter, if you have it. Put the parsnips to keep warm. Slice the onion and fry it in the fat till browned, and arrange on the top of the mashed parsnips.

Green Peppers and Carrots

1 green pepper
4 carrots
Salt and pepper
¼ teaspoon of nutmeg
Cayenne
1½ tablespoons of fat

Slice the carrots in long thin strips—they seem to taste better this way than when they are done in rounds—and boil them in salted water until they are tender. Drain and sprinkle with salt, pepper, cayenne and nutmeg. Chop the green pepper and fry the pieces lightly in the fat. When they are tender mix in with the carrots.

Cabbage and Tomatoes

Canned tomatoes are nearly as rare as prunes in these parts, but if you have a can to spare you can use a little of it with a cabbage.

1 two pound cabbage
1 cup of canned tomatoes
3 stalks of celery
Salt and pepper
Mexican chili powder

Boil the cabbage gently in as little water as you can, and then drain it. While it is in the colander cut it with a sharp knife so that it is chopped into fairly small pieces. Season with salt and pepper and put in a baking dish. Add the tomato and celery chopped and season with Mexican chili powder. Cook in a moderate oven for 30 to 40 minutes. If you like you can sprinkle grated cheese on top of this dish.

Celery and Turnips

One of the things a lot of people dislike about mashed turnips is the rather cloying consistency. If you add something which has a crisp texture, like celery, it improves the dish.

1 medium sized turnip
1 cup of diced celery
2 tablespoons of chopped onion
Salt and pepper
Cayenne

Peel and slice the turnip and dice the celery stalks and cook them separately in water which just covers the pieces. When the turnip is tender, mash it, flavor with salt and pepper and add butter if you can spare any. Drain the celery, stir the pieces into the mashed turnip and sprinkle with cayenne before serving.

• •

COMPARING the differences in opportunity for young singers on this continent and in Europe, Mme. Lotte Lehmann in a recent interview in Montreal said that the lack of opera houses in U.S. and Canada made it difficult for young singers with operatic ambitions to gain experience. In the Europe of her day young singers could find employment in dozens of small opera houses. She herself went to Hamburg where she was given the parts of page boys, apprentices, etc., before graduating to leading roles and going to Vienna.

—Montreal *Star*

Soon many women will be wearing their first pair of the much discussed nylon hose. But those who do not get a pair when nylons appear February 19 in shops across Canada, need not be too disappointed. Canadian mills have promised that before long the supply will equal the demand. Photo, courtesy of Orient.

Food-and-Drink Develops Strange Habits When It Is Airborne

By JAMES C. ANDERSON

TAKE a glass of water. Hold it chin high in front of you, arm outstretched. Suddenly drop your hand as quickly as possible. If you do it smoothly and quickly enough, the water, still holding the shape of the glass, will momentarily remain suspended before your eyes. Caution: Try this over a bathtub because gravity is jealous of outside influence.

Edith Hemingson, superintendent of stewardesses for Trans-Canada Air Lines, discovered this trick when she was stewardess on a regular T.C.A. flight. Only she was holding a cup of hot chocolate.

The pilot had signaled her they were approaching "bumpy" weather. That was her cue to remove liquids which had been served with meals to

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the passengers. She hadn't quite completed the job when the plane hit the first bump—an air pocket. The craft suddenly dropped. "And there was the chocolate," Miss Hemingson said, "still round, sitting in the air all by itself. But," she added with a grin, "it didn't come down that way."

Which all gives point to the fact that some ordinary foods and beverages and cigarettes tend to act up like kids on a spree once they go "upstairs." Miss Heminson can tell of many.

Suppose you're on a flight and sponge cake is served, and you attempt to pick it up in your fingers. Odds are, you'd be embarrassed. You couldn't pick it up. It would turn to fine crumbs at your touch. In the rarer atmosphere of, say 7,000 feet, the average altitude of our passenger planes, the cake drys out very quickly. So does bread for that matter, but not so much, and a wrapping of waxed paper is sufficient to keep it moist.

The chocolate on chocolate coated cookies runs off and makes a swell mess if it becomes warm—which is often the case in a plane getting the full benefit of the sun's rays. Pie, in a plane, has lost its proverbial V-shape. That's because the wedge takes up too much room, and the filling of cut pies oozes out. Pies "upstairs" are always separate little rounds, like tarts. Incidentally, sweet desserts are usually avoided, mostly because they don't behave well in airborne stomachs.

Whipped cream and meringue expand and separate, thereby losing their appeal. You can enjoy a sundae in a plane, though, as well as at your favorite corner drug store. A chocolate sundae is made with a dixie cup and a syrup concocted from powder mixed with hot water from a thermos which is standard equipment in passenger craft.

Fizzy Drinks Are Out

Meats served must be sliced, and must be well cooked, as they're served cold. Rare meat cold is not appetizing. Canadian passenger planes thus far only serve hot soups, chocolate and coffee, though officials are planning to introduce hot meals soon. Chicken and turkey are two favorite dishes, but the white meat tends to dry out. Fish can be served in the air, but the highly flavored varieties "repeat". So, with two meatless days, as Canada has at present, fruit salads are rapidly gaining in popularity with airline passengers. American passenger planes are now serving some hot meals, such as bacon and eggs. They're kept hot in casseroles, and reportedly are "very good." However, omelettes won't keep their shape, and poached eggs on toast become mush.

Because of their effervescence soft drinks of all kinds are on the taboo list. At 7,000 or 10,000 feet or so they may literally "blow their tops". Fruit juices of all kinds are good, though, and recently grapefruit juice has given way to grapefruit in the half shell—complete with squirt. Many people prefer it that way.

Coffee served aloft, for a long time, was a poor substitute for the real thing. T.C.A.'s J. C. Reid, supervisor of commissary service, explained that at the higher altitudes coffee "loses most of its flavor to the air. However," he said, "we've experimented with blends until we found one that suits our purpose." Tea is an unappetizing drink aloft. Tea can't be made and kept with any degree of success. The boiling water carried in thermos bottles goes flat. So does tea made with it. However, the experts are working on an electric kettle which will boil water aboard.

While drinks containing spirits are not themselves affected by height, the consumer is. A little won't hurt. But people who have had too much either become very happy or stupified. "If a person has had much alcohol it pickles their tissues," Miss Hemingson explained. "Then, at the higher altitudes, say at 12,000 feet over the Rockies, it doesn't matter how much oxygen you try and give them, it's of little use. They just can't take it because the tissues are blocked by the alcohol."

Babies are passengers almost as often as adults. "Nearly all flights from Newfoundland have several babies aboard," Miss Hemingson said. "A recent flight from Lethbridge to Winnipeg carried six babies."

Two things have to be watched in feeding babies in a plane—not to give them too much, and the timing. Flying either east or west there are considerable variations in clock times, and these changes throw a baby's feeding schedule all helter skelter. However, the youngsters usually come up smiling. But amounts fed, either before a flight, or during a flight, must be watched by the mother, who is usually advised to give the baby only one-half to two-thirds of the normal formula. This is because at the higher altitudes air in the stomach expands. At 18,000 feet, for example, gas in the stomach will double in volume. Most airlines today carry baby foods, such as pablum and different varieties of soups.

Flight Cuisine

And here, in spite of everything, just to show you how you may still dine aloft, is an average menu from a T.C.A. list: Grapefruit and apple juice, baked ham and chicken with crabapple jelly, stuffed celery stick, potato salad, cole slaw, French dressing, gherkins and parsley, fruit tart, buttered rolls, coffee, relish, chow chow. A small piece of dry ice keeps the food cool and crisp.

Those are a few of the odd facts about food in the air. When you consider that T.C.A. served more than a quarter million meals in flight in the past year you can see that the odd behavior of foods presents quite a problem.

Most of the kinks have been taken out during preparation and by special packing. Airborne passengers have their meals served on individual fibre trays with holes into which fit all the different plates, cups, salt and pepper shakers. In consuming a normal airline meal, the average passenger travels about 90 miles between soup and dessert. Meals are not served above 10,000 feet, or during rough weather.

In serving the meals weight of equipment must be considered. At first, wooden knives and forks were used. Now, they are silver, specially designed with hollow handles and short-bladed knives to reduce weight. When the wooden cutlery was in use customers were permitted to pocket them as souvenirs. Now, these wooden items are still carried and on request the stewardess will supply them free as souvenirs. You'd visit many a restaurant before you'd find the management encouraging that.

Now, considering all these facts, if you happen to be in a plane, you can settle back, light up a cigarette, drag on it long and thoughtfully, and smirk smugly. In the rarer atmosphere a cigarette burns more slowly than at ground level. Upstairs you get a longer smoke for your money.

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THE OTHER PAGE

Cat-coaching Can Create Problem Of Who Is Boss in Your Home

By HENRY LYNN MARSHALL

AT 3.15 a.m. there was a thundering bong! bong! bong! on the bathroom window screen. This was Blinko's notice that he had completed his evening prowl, had been slightly delayed, but was now ready to retire. The Madam dutifully hopped out of bed, opened the door, and escorted him to his chair.

It's remarkable how slow old prejudices are in dying. As a matter of fact, and contrary to popular opinion, there's no great difficulty with a cat where training is concerned.

Blinko's predecessor was a short-haired orange and white specimen of exemplary manners and rare sweetness of disposition. Unfortunately, he fell victim to a gastritis epidemic which decimated the city's juvenile cat population. I mildly outlined what I thought were well-reasoned objections to acquiring another kitten; also, authorities recommended against the step for some months in case of lurking germs. However, I came home one day to find Blinko parked on my bed, a long-haired Persian, three pounds of skin, bone and hair, plus four ounces of fleas.

I was surprised to find my views overruled, but the Madam is like that. For instance, the other day I suggested her fur coat would finish out the winter. I had counted on getting a car for the summer and suggested a new coat would mean no motor car. Still, the new coat is a really elegant garment, and a couple of days after it arrived I heard the Madam's opening dicker for an automobile. However, as I said, the Madam is like that.

I DON'T know where Blinko had been living. I did find out that the Madam had blitzed the Humane Society officials to the point where their dog-catchers were told to get a red cat regardless. When defleaed Blinko established a base camp by the food dish under the kitchen sink. For the first month he devoted his time to eating and sleeping. With the aid of half a dozen cat books and numerous blunt hints from Blinko himself, the Madam worked out a standard diet. Blinko had, and still has, the final word.

The basic food is frozen fish, boiled, and served with a special variety of dehydrated cat food. Blinko sampled a score or more of prepared foods before settling on a favorite brand while vetoing the rest. As to fish he prefers cod but will not turn down haddock. Canned fish and fresh water fish are out, but definitely. I mistook ling for cod one day and the Madam has a hunger strike on her hands. Boiled liver is favorably received, likewise hamburger if ground at home but not at the store.

We had a distinguished guest for dinner, and as I was called to the telephone he did the carving. Blinko, by this time weighing fifteen pounds or thereabouts, sank a heavy set of claws in the visitor's leg. It seems it was all a mistake as he had associated me with the carving. In short, Blinko is a roast beef fan. He is now served first and our guests and I feel much safer.

We acquired a new chair of the wartime variety. The seat at once developed a sag exactly fitting Blinko's physique. I quit using the chair myself. I hate being glared at. Occasionally a visitor sits in it; Blinko leers and glares and reasserts his tenancy the second it is vacated. In his earlier days I used to feel his ribs to see that he was fleshing up properly. As he gained in domestic standing this began to outrage his sense of dignity. And I mean dignity; with waving tail plume and Robinson Crusoe pants he's a one-cat parade. I must say he packs a mean wallop. The infection in my hand was quite a while clearing up, but the doctor says the scars will fade in time.

His rising hour is around seven. He strolls in and picks at the covers on the Madam's bed. He demands and gets quick service. In cold weather he declines his morning stroll, but demands—and gets—immediate breakfast.

His summer routine involves continuous inspection of the garden with a call or two daily on a friendly neighbor whose apartment he enters via the window. He has enforced an out of bounds rule against fifteen or twenty other cats formerly frequenting the garden.

When Blinko comes in from his prowl the Madam wipes his feet, picks him up and cuddles him until he is warm. He rewards her with a kiss, gently tweaking her nose with his incisors. He kissed me one day. It's wonderful what these plastic surgeons can do. The doctor transplanted a small piece of ear into my nose and it's almost as good as new.

Blinko is a crank on vitamins. Potato peeling time sees him perched on a table where he tucks away slices of raw potato supplied by the Madam. They must be perfectly clean and of an ordained thickness. He will go for green peas and olives if available, but now turns down milk as inconsistent with his sense of dignity.

BLINKO'S patrols are curtailed in winter, but he comes and goes at will. He gets three square meals a day and on the dot. He slays the odd rat or mouse; and alas, occasionally bags a bird. He has the Madam under perfect control while maintaining a slight entente cordiale with the nominal head of the house as some sort of social security reserve.

As I started out to say, there's no problem at all with cats where training is concerned. Blinko has the Madam trained one hundred per cent according to his exacting standards, and truth to tell, I no longer quarrel with his edicts. I could expatiate at length on Blinko's training methods for adult humans, but the Madam has just shrugged into her new Persian lamb coat and says the man has arrived to demonstrate a good used car.

"It's a coming-out party; Mary's coming out of the factory, Len's coming out of the Army, Uncle Bill's coming out of gaol and Dad's coming out on strike!"

JOAN RIGBY

DRESSES — TWEEDS — SWEATERS

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TORONTO CANADA

MIDWAY 4969

The Cross-Section Who Are Never Cross-Sectioned

By HELEN BEATTIE

WHILE psychologists, psychiatrists and mothers ponder the effects of movies on children's minds, there is a whole field yet to be explored which can have equally disastrous effects on adults and yet so far seems to have been overlooked.

It is the field wherein lie thousands of opinionated Canadians who have never been included in a "cross section".

Daily they read papers which inform them that "a cross section of a Canadian opinion shows that . . .".

They hear that "a survey indicated . . ." and "98 percent of Canadians think . . .".

But no one has every asked them for their opinion on ANYTHING.

Personal experience in this field had us almost to the point where we were going to start a poll of our own. The question, subject to a little revision for reasons of grammar and euphony, would read something like this: "Do you think a cross section can be a good cross section if you aren't in it?" Thought of the footwork involved, however, dissuaded us.

It began about three years ago in another part of the country. Sitting at the home of a friend we heard the 'phone ring. "Hello" she said, then after a moment's pause, added "Fibber McGee and Molly". With that she replaced the receiver on the hook.

While we were still wondering how to find out what had been said at the other end without appearing too curious, she commented in a bored voice.

"Just another one of those radio listener's polls — they are ALWAYS 'phoning me."

From rather a dull individual she grew swiftly to a person of some importance in our estimation. She was "always being 'phoned." That was when we began to worry. We had never been 'phoned. Perhaps no-one cared.

"They go through the 'phone book, I think," she said. At that we took heart. Her name began with an "A". Perhaps when they got around to the "B's" our turn would come.

We went home, checked the book to be sure the number was listed correctly and waited for months. Nothing happened.

OTHER people, down in the "R's" and "W's", would casually drop into the conversation statements like this: "The youngsters were listening to Heigh-Ho Silver last night when the radio poll people 'phoned. I felt rather silly admitting that we were listening too, but one must be honest about such things".

That such an embarrassing situation might be ours when the great day came became almost an obsession. This must not happen to us. Our radio listening habits changed. When the call came we wanted to say smugly: "We are listening to the symphony of course". We didn't hear Inner Sanctum for months.

The long winter passed. Evenings with the radio on we waited for the 'phone to ring like an adolescent school girl—but for different reasons. When it did ring we jumped to answer it—ready with the name of the program and the sponsor—always to be frustrated. It was either a friend with a raffle ticket to sell or someone who wanted to know whether we had a permit.

After several months of waiting without results we finally came to the only reasonable conclusion. These people whose opinions were in demand were obviously related to the man who took the poll.

Fortunately before the complex became too severe we moved to another part of the country, ran smack into the telephone shortage and have not had a listed number since. We stopped worrying.

Then newspaper polls began to appear and the "hex" seemed to be on again. Our friends were always on the inside.

"Today," they would say casually, "I was asked for my opinion on . . .".

"What did you say?" we would ask eagerly.

"Oh, I told them I really couldn't make up my mind".

This, to us was craven and stupid, but it held a certain amount of hope. This was a "cross section" of Canadian opinion, it said in the papers, and sooner or later they must cut down pretty deep into that section and reach us. We made up our mind that we wouldn't be caught in that badly informed group that had no opinion. We would have an opinion —on EVERYTHING.

We began to bone up. Inflation, conscription, air superiority, post-war rehabilitation—we had good strong opinions on them all. It seems only fair to warn others that this is not the way to get ahead socially.

Our personality underwent a change. Instead of saying "Oh, how clever you are! How did you EVER think of that?" we found remarks like this coming out of our mouth. "How can you be so stupid?—If you would only read the papers you would know better."

Social opportunities to air these opinions decreased in almost direct proportion to the strength of the opinions themselves. We worried, but hoped that soon the chance to get them on record in that mysterious "cross section" would come—and then we could revert to type.

Once we almost had it in our grasp. We met a poll official and set about airing these opinions so that he would be sure to see that we were not overlooked in the next survey.

"How," we asked him in a sweet voice, completely untinged by bitterness, "do you pick the people for the poll. Are they your relatives?"

"Oh no," he assured us emphatically. "They are, you understand, a cross section. Of course I have nothing to do with asking the questions."

THE climax was unexpected. A girl we know slightly dropped into the office one morning.

"We're conducting a survey," she said importantly," and I wonder if you would mind answering some questions."

It took a few seconds for us to collect our thoughts and get them all in order. After all these years! We sat back in the chair—inflation, conscription, air superiority—post war rehabilitation—we had an opinion on all of them. This was the culmination of all our effort. We were ready.

She took out her pencil and paper. We beamed.

"What do you want to know?" we asked.

She looked coy.

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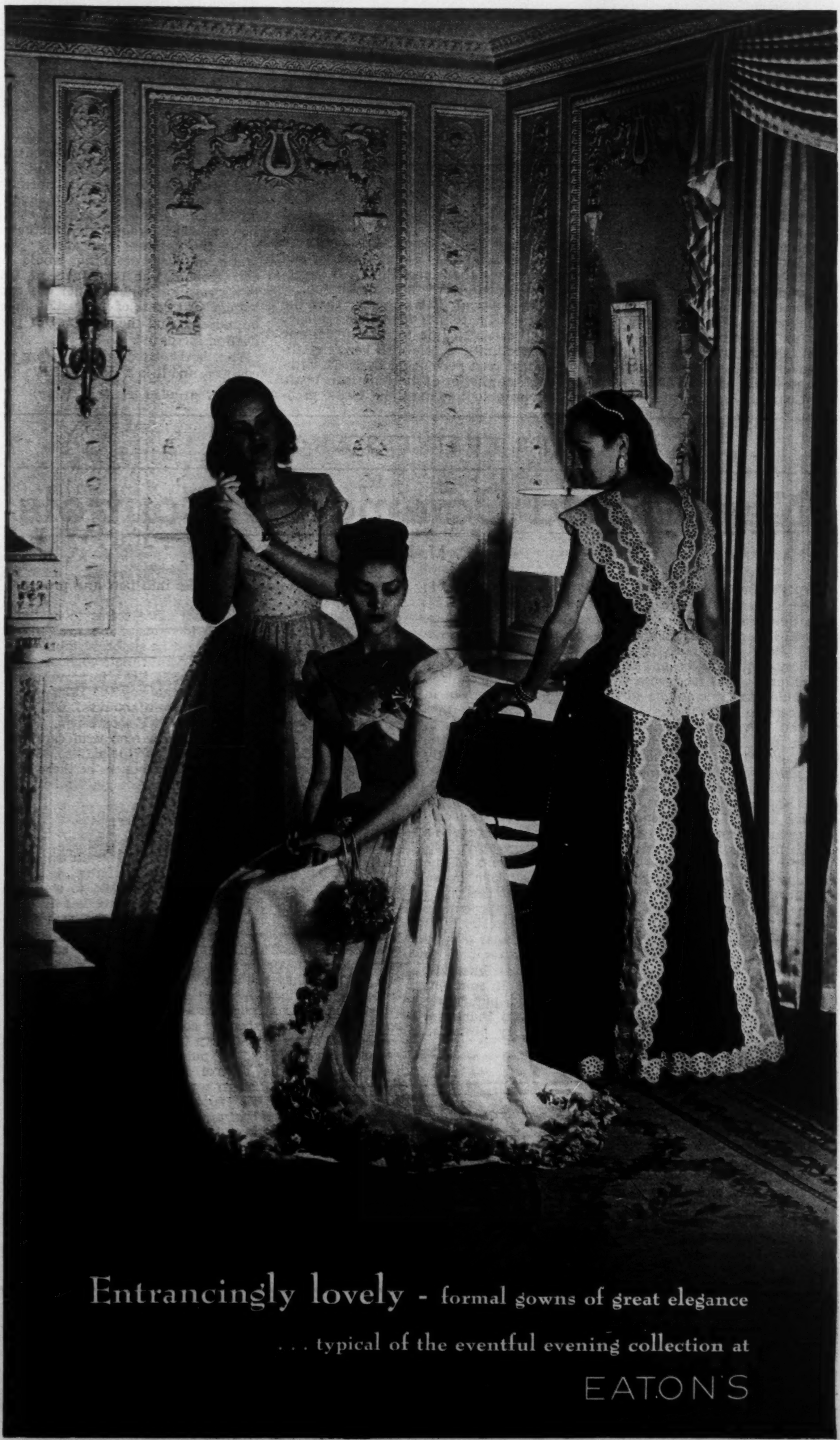


Fear Loan May Retard Britain's Recovery

By GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

It is already clear that a three-fold, rather than a two-fold, increase in Britain's exports has been necessitated by her acceptance of the Washington Loan. The new fear about the Loan is that it may conceal from the people and Government alike the desperateness of the situation and, by helping to raise the standard of living for a short time, cause a catastrophic delay in putting Britain's economic house in order.

London.

A LARGE section of British opinion was opposed to the Washington Loan from the beginning. In exchange for four billion dollars, repayable by the end of the century at an effective rate of 2 per cent interest, Britain has agreed to lower her economic defences and to accept an economic domination by the United States which is none the less dangerous for not being absolute.

On the purely academic arguments, however, the pros and cons roughly balance each other. For in favor of the Loan the urgent need to get on with the job of reconstruction, to cement friendly relations with America, and to prevent any further fall in the already relatively-impoverished standard of living, is a case of the first cogency.

Lately, however, a new element has entered into the assessment. It is not the political factor, though that is growing in weight and has been given new point by the bluntly antagonistic attitude of a powerful group inside the American Congress. It is not any new development on Britain's domestic front; here, the inescapable issue is to make good the damage of war and to build solidly upon it in the very minimum of time. Nor is it any pressure from the members of the British Commonwealth of Nations, though they have made no secret of their disapproval of many aspects of the Loan Agreement.

It is something at once broader and narrower than these things. It is economic, but it is also psychological and political. It is the fear that the accommodation of four billion dollars will cause Britain to miss a gigantic opportunity to establish her rehabilitation on a permanent basis. If, without the shelter of the American Loan, Britain had to face the bleak prospect which is the legacy of the war, she would be compelled, not as a matter of free choice but literally as rigid compulsion, to put her economic house in order without a moment's delay. Capital, it has been said, is the power to wait. If the Washington Loan proves to be an occasion for delay, then it will indeed be a black day for Britain when she agreed to it.

It is impossible to avoid the conclusion that the threat implied in this circumstance is aggravated by the nature of the British Government. It is outside the philosophy of the Labor Party to correlate wage rates with the general level of prosperity. The prejudice is strongly rooted that, whatever the state of economy, of the balance of payments, of national productivity, the wage earner should receive a real income capable of supporting him on a rising standard of living and not falling below a minimum comparable with that enjoyed anywhere else in the world.

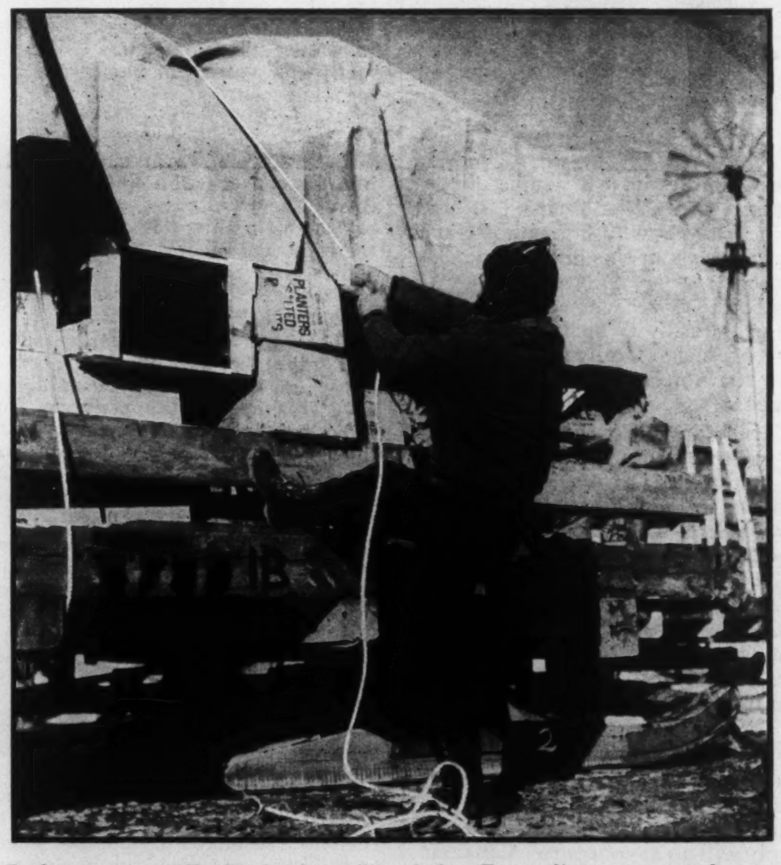
Morally, that is a wholly admirable dogma. Where it falls down is in the economic ineluctable, that the size of the portion depends, not only on the fairness of the cut, but equally on the total size of the cake. A condition in which wage rates increased while the national productivity was static or was declining would be catastrophic. The bare facts of Britain's position now compel the conviction that costs of production must be reduced, and the efficiency of production increased.

That is the greatest task before the country, and it is a matter of life and

(Continued on Next Page)

Gold Town Boasts Unique Tractor-Train Service

Anything from a bathtub to a flyswatter may be carried via these tractor trains, powered by cats and bulldozers, which run in wintertime from Hay River, along the southern shore of Great Slave Lake to Yellowknife (above), gold town in Canada's Northwest Territories. The trip of 200 miles takes from three to eight days, depending upon weather conditions.



Each tractor usually hauls about five sleds. Tarpaulins are secured carefully against the terrific force of wasteland winds. Below: Old and new methods of Northern transportation meet as this dog-team brings Yellowknife's freight agent fifteen miles out to meet the newer tractor train.

THE BUSINESS ANGLE

New World Commodity Controls

By P. M. RICHARDS

ENVISAGED in the plans for the International Trade Organization—which is due to begin operations by late summer or fall of this year, and of which Canada will be an important member—is a Commodity Commission. Its main function will be to effect agreements covering the production and distribution of raw materials and foodstuffs which, without such control, would tend to come on to the international market in excessive quantities. Readers will remember that there have been many such restrictive agreements in the past, notably in the depression thirties, and the record is not particularly encouraging. Apparently there are to be still more of them in the future, but (it is hoped and intended) with improvements.

C. Hartley Grattan, of *Barron's* has been digging into the U.S. State Department's "Proposals Concerning an International Trade Organization" and presents his findings in that paper. He is not very optimistic. He points out that the commodity agreements of the depression era were desperation moves, born of an effort to bring some kind of order out of the chaos the depression had created. They were marked by three characteristics: (1) they attempted restrictions on production, (2) they attempted to engineer a price rise, and (3) within these limits they attempted to shore up the *status quo* for the producer interests. They were not, either by intent or in result, solutions of the deep-seated disorder they attacked, but rather expedients designed to get disadvantaged industries over a steep hump. In many cases they protected inefficiency.

Improvements Planned

In the U.S. State Department's proposals (which Britain accepted as one of the conditions of the $4.4 billions loan), Grattan found the following advances over past control schemes: (1) the first move, when excessive supplies of any commodity begin to come on the market, will be to try to increase consumption; (2) if this can't be effected, then a special control plan for that commodity will be undertaken with consumers as well as producers being consulted; (3) consumers will have an equal voice with producers in the governing agreement; (4) when necessary, stocks of the commodity shall be held in storage to guarantee continued supplies at reasonable prices; (5) agreements shall run "initially" for five-year periods, shall be subject to review by the I.T.O. and shall be given "full publicity"; (6) the basic objective shall be "to provide a period of transition which shall afford opportunities for the orderly solution of particular commodity problems by agreement between member governments upon aprogram of over-all economic adjustments designed to promote a shift of resources and manpower out of over-expanded industries into new and productive occupations."

But Grattan points out that what seems to be the chief advance, the provision for consumer representation, doesn't mean what it might be supposed to mean. "Consumers," in this case, are not ultimate consumers; not the people who use automobile tires, for example, but rather the manufacturers who buy the rubber to make tires. This group (the manufacturers) will be represented by government-appointed spokesmen. The ultimate consumer, the voiceless person who carries the load in the end, will still be out of the picture. His one hope is that by getting the big buyers in there to balance the big producers, he will possibly get a better break.

High-Cost Producers

Surely the central aspiration, says Grattan, should be to get the high-cost producers out of the picture, leaving the low-cost producers in the field to supply the market that exists. But nothing direct is said on this vital point. The chances are, he thinks, that the world will be burdened for long periods with high-cost producers who are kept in business because the experts cannot find alternative employment for the resources and workers they are using. He adds: "There needs to be some hard thinking to develop an efficient substitute under a controlled system for what in a livelier world was accomplished by competition."

If the I.T.O.'s Commodity Commission manages to generate a good deal of public confidence, Grattan forecasts that the control schemes will be rather numerous and will govern such commodities as wheat, sugar, tea, coffee, tin, rubber, petroleum, probably cotton, and perhaps beef and other meat. In addition, the following are said to be likely candidates for control: dairy products, wine, cocoa, copper, coal, sisal and copra, and discussion may take place about controlling international trade in aluminum, lead, nickel, zinc, mercury, nitrates, potash, sulphur, quinine and raw silk. There is also at least a possibility of control of "fabricated products," with steel a likely candidate and perhaps chemicals also.

Summing up, Grattan says that "Commodity control, which apparently must be accepted as part of the world's international machinery, is not a magic formula for solving problems. Only if the controls are constantly subjected to informed but severe criticism will the world really get on with its job of making production and distribution efficient and low-cost, as well as orderly. It is all too apparent that the controls can bring order and that many people are over-impressed by the order they bring. But we can have order which covers up inefficiency and high costs, and that we decidedly do not want."

(*Continued from Page* 34)
death in stark reality. The new fear about the Loan is that it may conceal a situation which alone had the power, in its elemental nakedness, to make the Labor Government see that the attitude towards wages—industry's major cost—and towards hours of work which dissociated them from economic conceptions and related them to sociological ones, is not only inept in present conditions, but is a positive menace to Britain's future. The Loan, giving a few years round a fireside seat, may enervate policy at the highest level to the point where no subsequent correction is possible.

New Burden

And the association of the Loan's burden of interest and capital repayment, due to start five years from the advance of the money, with the provisions of Bretton Woods imposes a new burden on Britain.

A few months ago it was proper to talk of doubling the pre-war volume of exports, by which Britain lives. Now, that increase would no longer suffice to maintain the standard of living. The cost of the Loan is heavy, and a threefold increase in the export total must be achieved. If it had to be achieved now the task would be purely one of output. The world markets are hungry for goods and British order books are filled to overflowing. But, in a few years' time, there will also be a problem of sale, for then the seller's market will have disappeared, and competition will again exercise its full power.

Anything, therefore, that makes for dilatoriness, that creates a false sense of security, is fatal. Equally, anything that makes possible the misconception that British industry can be restored on any save the most economic means, in terms of productivity and costs, is fatal.

In a word, British feeling about the Loan would be sanguine enough if the control of the money, and the formulation and the prosecution of a consistent program in industry and trade, were in the hands of economists and businessmen. But the association of the critical demands of the present situation with a Government which finds it hard to see the economic wood for the political trees is giving rise to grave concern.

Already, the high official protestations of a strong anti-inflation campaign are ironically contradicted by the facts. Prices continue to rise. Wage rates continue to rise. Nowhere in industry is there evidence of the re-equipment without which productivity per man-hour will remain below that of the most efficient competitors overseas.

Coal, the greatest single industry and the greatest single raw material cost of industry, is costing more than double the pre-war rate, and, even so, is in critically short supply. And the miners, their wages already doubled, are asking for more money and demanding shorter hours. The Government does not discourage them or the many other wage earning groups who are applying pressure.

The export figures for the last four months of 1945, when the export drive was to have begun in earnest, gave no cause for satisfaction. The official Board of Trade Journal expressed its disappointment. How shall Britain stand if the impediment of high costs plus low efficiency places a serious drag on exports before the exporter has been able to make the most of the seller's market? Or what shall it profit Britain if she enjoys a nine-days' wonder of the seller's market to find that she has flattered herself only to deceive?

There is so much danger in the present position, and so much opportunity. The Washington Loan—if, indeed, America finally agrees to it—must be used to help re-equip industry with the most modern plant, and to nourish the export factories with supplies of essential raw material. The workers must be told that their wages are already so high that no increase can be tolerated except in relation to a significant swelling of the national productivity.

The Government must frame a policy of realism, or it will seduce both itself and the nation with temporary comforts and irrelevant politics until the day of reckoning comes. And that would not be far distant.

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NEWS OF THE MINES

MacLeod-Cockshutt Rejoins Ranks Of Ontario's Gold Producers

By JOHN M. GRANT

SIMULTANEOUS with issuance of the eleventh annual report of MacLeod-Cockshutt Gold Mines for the 12 months ended September 30, was the announcement of resumption of milling which had been suspended for nearly 11 months due to the manpower shortage, and to permit bringing the mine back into a better developed ore position. The mine today has ore reserves of 513,000 tons above the seventh level and considering in addition the present known ore sources on the new and deeper levels there is indicated three and three-quarters years' minimum expectant ore supply at an output of 1,000 tons per day mined of a grade of slightly over $8 per ton, which estimate represents a milling rate of approximately 670 tons per day due to hand and mechanical sorting. The ore estimate however, does not include various other known and partly explored ore probabilities.

Four new levels were established in 1944 and while not yet fully drifted out have responded very well to the drill intersections. The new levels at the No. 1 shaft are the eighth, ninth, tenth and eleventh. On the bottom level a drive was made from the No. 1 shaft to No. 2 shaft and continud along the iron formation to within 100 feet of the Hard Rock line. Development results on the four new level as indicated by diamond drilling from the drifts along the iron formation gave a total lengts of 6,160 feet averaging $9.28 uncut or $7.66 cut grade, over an average width of 13.24 feet. John A. Reid, consulting engineer, who recently made an examination of the mine, states that the eleventh level, structurally and otherwise, presents a more favorable appearance than the three horizons above, and he looks for showings on this horizon to be in more concentrated form below.

In connection with outside activities of MacLeod-Cockshutt, President Fred G. MacLeod, points out that more claims have been staked in the Little Long Lac-Beardmore area and at Rush Lake area near Sudbury. Tt date the company has not had an opportunity to carry on sufficient development work to determine the importance of these claims. Previously staked claims in other areas have been kept in good standing. In the fiscal period up to April 15, 1945 when milling operations ceased, a net loss of $294.089 was carried forward. The balance sheet shows the company to be in good financial

(*Continued on Page* 39)

STUDIES NOS. 6 AND 7
Review the position and prospects of
HOWARD SMITH PAPER MILLS, LIMITED
(December 21, 1945)
STANDARD CHEMICAL CO. LIMITED
(July 30, 1945)
Copies of these circulars may be obtained on request.

PREVIOUS STUDIES STILL AVAILABLE
No. 1—Minnesota & Ontario Paper, Dec. 15. 1943
No. 2—Canadian Breweries Ltd., Feb. 14, 1944
No. 3—Dominion Tar & Chemical Co., May 15, 1944
No. 4—British Columbia Packers Ltd., June 14, 1944
No. 5—Canadian Breweries Ltd., Nov. 22, 1944 (Revised to date).

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Our organization is engaged in the continual search for new mines and in the management of certain Canadian gold mining properties in various stages of development. Accordingly we must constantly find new capital, without which, such operations would not be possible.

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Few people can afford to assume all the risk of mining. We have constantly reiterated that the purchase of new mining securities must be regarded as "RISK CAPITAL INVESTMENT". We try to reach a large group of people who, like ourselves, have confidence in Canada's future and who can afford to allocate a portion of their capital or income, without hardship, to our RISK CAPITAL offerings. The hazard is therefore distributed over a large group of investors.

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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

D.H.M., London, Ont.—Two properties are held by PEN-REY GOLD MINES, one of 18 claims in the Rouyn area of Quebec, the other 12 claims in the Gordon Lake section of the Yellowknife district. A diamond drilling campaign commenced last summer on the Quebec group and at last report this exploratory drilling was continuing. I understand some encouragement was met with on this ground which adjoins the Eldona property. Good geological conditions were shown by the drilling. The most easterly determination of the Horne fault exists about the middle of the Pen-Rey ground, with the area to the north of this structure regarded by company officials to be favorable prospecting ground.

W.J.M., Toronto, Ont.—Yes, shares of COCHENOUR WILLANS appear to have speculative attraction. McCUAIG RED LAKE GOLD MINES has locational interest, adjoining McKenzie Red Lake to the north. A program of cross-sectional diamond drilling was commenced here recently to test the northeastern section of the company's property, which area lies along the north 60 degree west strike of the Cochenour Willans zone. Arrangements have also been made with McKenzie to carry out a program of underground diamond drilling from one of the deeper levels at that mine. The company reports ample finances for the proposed program.

P. J. T., Edmonton, Alta.—WESTERN BREWERIES LTD. is making good progress. For the year ended Oct. 31, 1945, the company reported an operating profit, after deducting selling and general expense of $2,589,776 and, after excise, gallonage and sales taxes of $1,786,837 and adding miscellaneous income of $56,172 and after provision of $576,499 for income and excess profits taxes, there remained a net profit of $174,267 compared with $104,676 in the previous year. The net profit was transferred to the credit of consolidated surplus account, which account, after writing back $25,000 which had been set up in previous years as a reserve for bad debts and also sundry adjustments, payment of dividends, etc., showed a credit balance of $396,650. In addition to this balance, there was an estimated refundable portion of excess profit taxes of $188,375. Current assets totalled $678,800, as compared with current liabilities of $561,743.

J.T.M., Vernon, B.C.—All the mining stocks you inherited are listed on the Toronto Stock Exchange. Four of them are paying dividends and I would not suggest any changes at present. The most speculative of the list are McMARMAC RED LAKE and MOSHER LONG LAC. McMarmac is a former gold producer which suspended milling in October 1944. At present drilling is underway on the "D" zone located south and east of the old mine workings and this area covers the extension of the Cochenour Willans block sediments which are considered to hold interesting possibilities. Widespread interests are held by Mosher Long Lac and the company is in a good financial position. The companies in which it is participating are all active with interesting chances. The

BUSINESS AND MARKET FORECAST

Price Correction Still Possible

BY HARUSPEX

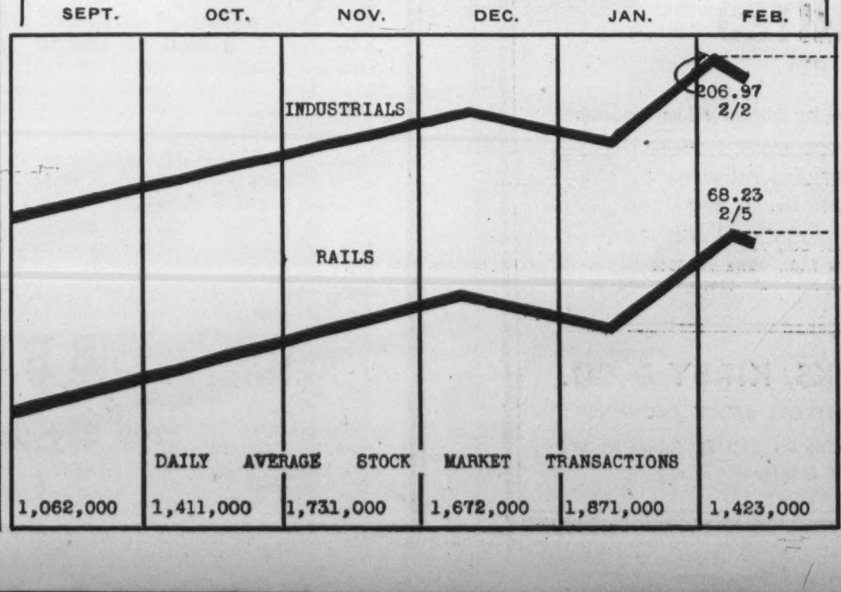
THE ONE TO TWO-YEAR N.Y. STOCK MARKET TREND, which dominates Canadian stock prices. With reconversion now more than half completed, the one to two-year market trend is regarded as forward, with vulnerability to sizable intermediate decline still present over the remainder of the reconversion period.

THE INTERMEDIATE, OR SEVERAL-MONTH TREND of the market is to be classed as upward from the July/August low points of 160.91 on the Dow-Jones industrial average, 51.48 on the rail average. For detailed discussion of technical position, see remarks below.

Because it is decidedly against the interest of each, capital, labor and the U.S.A. Administration to see a prolonged strike in the steel industry, logic would suggest that some early settlement of this controversy will be witnessed. Such settlement, when it does come, will probably be effected within a pattern that can be applied for the ending of other major disputes, such as the General Motors shutdown. If these settlements do arrive fairly promptly, it is not inconceivable that the stock market will register further buoyancy, of which the 5-point runup to accompaniment of 3,480,000 shares on the day of the Ford, Chrysler settlements may be an augury.

Such an advance would take stocks further along the already partially travelled road of discounting postwar earnings that seem assured a year or two hence, but would overlook some more immediate factors. One of these factors would be reduced earnings for certain American industries over the first quarter due to shut-downs and below-capacity operations. Accordingly, if the advance assumed the form of a "blow-off" — that is, progressed vigorously for two or three weeks with heavy turnover — the technical ground work could then be laid for price correction of more than the minor character that has been intermittently witnessed since mid-August of last year. We would regard such price recession, under the circumstances, as healthy in nature, and not inconsistent with an upward long-term price trend. Investors might keep it in mind as a potentiality, not a certainty.

DOW JONES STOCK AVERAGES



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Lake Shore Mines Limited
(No Personal Liability)
Dividend No. 104

NOTICE is hereby given that a dividend of Twenty Cents per share, on the issued capital stock of the Company, will be paid on the fifteenth day of March, 1946, to shareholders of record at the close of business on the fifteenth day of February, 1946.

By order of the Board.
KIRKLAND SECURITIES LIMITED
SECRETARY
Dated at Kirkland Lake, Ontario,
February 1st, 1946.

BELLETERRE QUEBEC MINES, LIMITED
(No Personal Liability)
DIVIDEND NO. 2

Notice is hereby given that a dividend of ten cents (10c) per share in Canadian currency will be paid on March 15, 1946, to shareholders of record at the close of business February 15, 1946.

By Order of the Board.
W. B. DIX,
Treasurer.
Dated at Toronto, February 7, 1946

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prospecting which is being carried out failed to reveal anything of importance in the last fiscal year. With the improved labor situation CARIBOO GOLD QUARTZ officials are hopeful that operations in the next few months will return to normal. Ore reserves are still substantial but have declined in the war years as the company had to curtail development. One of the major items of development for the immediate future is the sizable body of replacement ore located last year and which could prove highly important.

P.C.B., St. Thomas, Ont.—The recent resumption of underground work attaches some speculative interest to GOLDEN GATE MINING CO. Drives are now being advanced to areas where promising values were encountered in diamond drilling. The mine is equipped with a 150-ton mill, complete except for crusher, so if the present development meets with favorable results milling could be quickly resumed. Ore still remains in the old workings as well as some short ore shoots which were developed previously in the Crescent section of the property.

W.R.S., Portage la Prairie, Man.—OMNITRANS EXPLORATION LIMITED has reported that exploratory work on its claims in the Chibougamau district of Quebec has supplied sufficient information upon four shear zones to warrant a diamond drilling program. Surface trenching on the company's ground in Ligueris township, Quebec, has located a shear zone 150 feet wide in which occurs a six foot quartz vein heavily mineralized with copper. The company provided finances for the exploration of Colomac Yellowknife Mines in the Indin Lake section, Yellowknife area, where an underground test is planned of the orebody already indicated by diamond drilling. Oil leases and oil shares are also held.

M. S. L., Winnipeg, Man.—An operating profit of $349,647 was shown by CANADIAN COLLERIES (DUNSMUIR) LTD. for the year ended June 30, 1945. After provision for depreciation of $263,684, net earnings of $80,195 were sufficient to pay 5 per cent on the "A" and ½ per cent on the "B" debenture stock. The Government subsidy was continued without which there would have been an operating loss of $73,063. J. A. Boyd, president, states a shortage of coal still exists throughout Canada and is largely due to lack of working force.

E.A.T., Fredericton, N.B.—Extensive diamond drilling has been carried out by LASALLE YELLOWKNIFE GOLD MINES on its holdings and the possibilities appear rather interesting. Bulk sampling over a length of 345 feet, in a zone traced for a length of 700 feet, assayed 0.15 ounce across 13 feet while other samples ran 0.35 ounce per ton over 13.5 feet and 0.32 ounce over 8.5 feet. A new discovery on another group of claims has been opened for a length of 75 feet, is still open at both ends and gave high assays from grab samples. There has been no recent detailed report covering results on the whole of the company's holdings.

D. R. D., Toronto, Ont.—An extensive campaign of exploration and development on outside properties is being carried out by BROULAN PORCUPINE MINES in an endeavor to find and develop a new mine. A small profit for 1945 is anticipated from the main property as a result of higher production in the final quarter of the year due to an improvement in the labor position. Ore reserves at the end of 1944 were 345,000 tons, grading 0.18 oz. per ton. It is understood subsequent development and exploration has not materially changed this, hence, it is possible productive operations may have to be discontinued within the next three years or so. Net current assets at the end of 1945 were approximately $400,000.

E. S. N., London, Ont.—Yes, earnings of BILTMORE HATS LTD. are being maintained at a steady rate. The company has reported net profit of $87,256 for the fiscal year ended Nov. 30, 1945. This compares with net earnings of $85,864 for the previous year. Operating profits, before depreciation, income and excess profits taxes, amounted to $191,844 against $180,609, depreciation allowance was $18,972 compared with $19,402 and provision for taxes $85,616 compared with $75,342. Current assets were reported at $983,594 compared with $810,700 and current liabilities at $460,157 compared with $309,027 leaving working capital of $523,437, compared with $501,673. After payment of dividends, earned surplus account was increased from $474,934 to $512,107.

H.T.W., Dartmouth, N. S.—HOYLE MINING CO., LTD., which took over HOYLE GOLD MINES is now proceeding with development of the property formerly owned by the latter company in Porcupine. Work is continuing in the hope that sufficient ore may be developed to justify replacement of the former 600-ton mill with a plant of 1,500-ton capacity. Already there is indicated or developed a large body of low grade ore. In addition the company is engaged in the financing of other exploration projects, one of which involves several hundred claims in the easterly section of the Porcupine camp, between the old Monroe and Lightning River areas. While the diamond drilling campaign being carried out by Jacknife Gold Mines in the Yellowknife area has so far failed to outline an orebody the indications are reported as having been interesting. Assays from the No. 10 hole were the best to date, where 2.0 feet of quartz were cut running over $41.50 per ton.

E. L. K., Sarnia, Ont. — With GIANT YELLOWKNIFE GOLD MINES shares currently quoted on the Toronto Stock Exchange at around $8 a share, you will realize that the rights you have been offered at $5 a share are valuable. This is not an unusual method of raising additional finances with the benefits passing on to the present shareholders. As you are undoubtedly aware an operation of major importance is indicated and plans are to bring the property into production early in 1948 or the latter part of 1947. A very large tonnage is indicated in a series of zones over unusually great length and excellent widths. Two shafts are being sunk and the large underground program projected will ascertain the average grade and the most logical milling rate. Initial milling rate will be 500 tons although the mill building is being constructed to house another 500-ton unit. Hydroelectric power is being arranged for and this will mean lower operating costs than if a diesel power plant were used.

J. S., Vancouver, B.C.—I understand the treasury of MARLON ROUYN GOLD MINES contains around $200,000 and that options outstanding on a block of treasury shares will provide a further $200,000 if all are exercised. Diamond drilling is being continued at the property to explore the projected extension of the ore zone to the north. In the meantime the company is preparing for underground operations and proposes to put down a shaft to an initial depth of 550 feet. A complete new electrically driven mining plant has been purchased capable of carrying operations to a depth of 1,000 feet. Drilling to date has indicated values of economic importance in the main vein over a length of 1,850 feet. The intention of the company is to bring the property into production as rapidly as underground development will permit.

The Brantford Cordage Co., Limited

With a world food famine threatening and the food growing nations of the world bending all efforts to feed the people of Europe, there should be an increasing demand for the products of The Brantford Cordage Co., Limited. The company is the largest manufacturer of binder twine in the British Empire, supplying a good percentage of the Canadian requirements and having established export connections with practically all the grain growing countries of the world. Increased costs of subsidized fibre and ceiling prices in late years have had an effect on earnings. It is not known how long the government will consider it necessary to subsidize fibre and continue present ceiling prices, but any change in government policy will be of benefit to Brantford Cordage. The company has maintained a good liquid position and the capital structure was simplified in 1944 by elimination of the second preference shares through purchase and cancellation of 12,000 shares and conversion of the balance into common.

Net profit for the fiscal year ended August 31, 1945, of $112,347 was all retained and equal to 86 cents per share, compared with $145,129 and $1.27 per share the preceding year. The preceding year's net included $1,689 refundable portion of the income and exess profits tax. In the current fical year the company will have the advantage of the reduction in the excess profits tax for eight months of the period. Surplus of $1,062,182 at August 31, 1945, compared with $882,698 at August 31,1940.

Although the company in 1944 purchased an concelled 12,000 shares of the second preference stock of $25 par value, net working capital of $1,990,736 at August 31, 1945, was an increase from $1,733,402 at August 31, 1940. Current assets at the end of the last fiscal year included cash of $1,081,270 as against total current liabilities of only $53,133.

The company's outstanding capital consists of 33,232 shares of first preference stock of $25 par value, entitled to an annual cumulative dividend of $1.30 per share, and 80,000 common shares of no par value. In 1944 each two shares of the old common were exchanged for one share of new and 12,000 shares of the preference stock converted into new common on the basis of one share of second preferred for three and one-third shares of the new common.

Dividends are paid to date on the first preference stock. An initial quarterly dividend of 12½ cents a share was paid on the new common January 15, 1945, and continued on that basis to date.

The Brantford Cordage Co., Limited was incorporated with a Dominion Charter in 1925 to take over a company of similar name incorporated in 1903. Plants are located at Brantford, Ontario, and cover an area of approximately 7½ acres

Price range (new common) 1944-1945 follows;

	Price Range High	Price Range Low	Earned Per Share	Price Earnings Ratio High	Price Earnings Ratio Low
1945	14	8¼	$0.86	16.4	9.8
1944	9¼	8¼	1.27	7.3	6.5

Current ratio	17.4
Current yield	3.0%

COMPARATIVE STATISTICS

Year Ended August 31	1945	1944	1943	1942	1941	1940
Net Profit	$ 112,347	$ 145,129	$ 160,499-a	$ 209,079-a	$ 213,136	$ 227,343
Surplus	1,062,182	1,021,830	1,325,153	1,211,371	1,052,054	882,698
Current Assets	2,043,869	2,060,496	2,526,842	2,431,232	2,238,083	1,908,677
Current Liabilities	53,133	63,120	259,530	247,099	270,811	175,275
Net Working Capital	1,990,736	1,997,376	2,267,312	2,184,133	1,967,272	1,733,402
Cash	1,081,270	629,345	1,166,938	742,141	728,457	391,935
Dominion Bonds	....	251,446	251,462	....	198,844	....

a—Includes $1,689 refundable portion of the excess profits tax 1943 and $4,211 1942.

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ABOUT INSURANCE

Some Rights of Beneficiaries and Insured Under Life Policies

By GEORGE GILBERT

As at least two-thirds of the population of this country have a stake in Life Insurance either as policyholders or as beneficiaries, the provisions in the law dealing with their rights and privileges are of general interest.

There are special provisions in the law for the protection of a certain class of beneficiaries known as preferred beneficiaries. When once a preferred beneficiary has been designated, the power of the insured to interfere with such beneficiary's rights is definitely restricted.

ACCORDING to our insurance laws, a "beneficiary" means a person designated or appointed as one to whom or for whose benefit insurance money is to be payable, while an "insured" means the person who makes a contract with an insurance company and, if the contract so requires, includes the person whose life is insured. As there are over four million holders of life insurance policies in Canada and an equal or greater number of life insurance beneficiaries, the provisions for their protection which exist in the law are of importance to the great bulk of the population.

With respect to beneficiaries, the law specifies three classes—preferred beneficiaries, ordinary beneficiaries, and beneficiaries for value or assignees for value. Preferred beneficiaries are the wife, husband, children, adopted children, grandchildren, children of adopted children, father, mother and adopting parents of the person whose life is insured. Ordinary beneficiaries are beneficiaries who are not preferred beneficiaries, beneficiaries for value or assignees for value. Beneficiaries for value are beneficiaries who have given valuable consideration other than marriage and who are expressly stated to be, or described as, beneficiaries for value in the policy or in an endorsement thereon or in a subsequent declaration signed by the insured.

Powers of Insured

Where all the beneficiaries are ordinary beneficiaries, the insured has full power to deal with the policy in any way that may be agreed upon between him and the insurance company. But he cannot restrict, interfere with or defeat the rights of a beneficiary for value or an assignee for value. Also, when once a preferred beneficiary has been designated by the policy or by a declaration, his power to interfere with such beneficiary's rights is definitely restricted by the provisions of the law.

When the insured designates as beneficiary or beneficiaries one or more of those who come within the class of preferred beneficiaries, a trust is created in their favor, and the insurance money or such part thereof as has been apportioned to a preferred beneficiary is not subject to the control of the insured, except as specifically provided for by the Insurance Act, or the control of his creditors, and does not form part of his estate.

It is to be noted that step-mothers, step-fathers, daughters-in-law, and sons-in-law do not come within the class of preferred beneficiaries. The special privileges of preferred beneficiaries are confined to those persons who come within the precise terms of the definition given above.

Thus preferred beneficiaries have an interest in the policy even during the lifetime of the insured, though they do not acquire an absolute interest but an interest contingent upon their being alive when the insured dies. There are only two ways in which the interest of preferred beneficiaries, when once established, can be affected without their consent so long as the insurance is kept in force.

Transfer of Benefits

Under the law the insured is empowered to restrict, limit, extend or transfer the benefits of the policy to any one or more of the class of preferred beneficiaries to the exclusion of all others, but he must not go outside the preferred class without their consent while any of them in whose favor the contract or declaration was made are living. Also, in the case of the death of a preferred beneficiary before the maturity of the contract, and in the absence of any provision or declaration by which some other person in the preferred beneficiary class is to become entitled to the insurance money or any part thereof apportioned to the preferred beneficiary in the event of his death or the happening of any other event, the insured may deal with the insurance money or part thereof as if the deceased beneficiary had not been a preferred beneficiary.

If the insured has not made a disposition of the deceased beneficiary's share of the insurance money, and if the deceased beneficiary was a child of the person whose life is insured and has left issue surviving at the maturity of the policy, his share and any share to which he would have been entitled had he survived is payable to such issue in equal shares, such issue taking by representation.

Where there is no person thus entitled to the deceased beneficiary's share, it goes to the surviving designated beneficiary or beneficiaries in equal shares; or, if there is no one thus entitled it goes in equal shares to the wife or husband or child or children of the insured living at the maturity of the contract and the issue then living of any deceased child of the insured, such issue taking in equal shares the share to which his or their parent would have been entitled if living.

In Case of Divorce

Where the wife or husband of the person whose life is insured is designated as beneficiary, and is subsequently divorced, all interest of the beneficiary under the policy passes to the insured or his estate, unless such beneficiary is a beneficiary for value or an assignee for value. If the divorce has been granted on the application of the beneficiary, the beneficiary is stopped from denying the validity of the divorce for the purpose of this provision of the law.

So far as the insurance company which issued the policy is concerned, until it receives at its head or principal office in Canada notice in writing of the Act of Parliament, judgment, decree or order granting the divorce, it may deal with the insurance money in the same manner and with the same effect as if no divorce had been granted; and, before paying the insurance money it is entitled to receive the original judgment, order or decree or a duly verified copy thereof, or a duly verified copy of the Act of Parliament, or a copy thereof printed by the King's printer, as the case may be. This does not affect the right of any person entitled to payment by virtue of such divorce to recover from any person to whom payment is made by the insurance company.

With respect to the priority of beneficiaries over the estate and creditors of the insured, even when the beneficiaries are not of the preferred class, the insurance in their favor has been held to be a voluntary settlement, and accordingly such beneficiaries are entitled to the policy money in preference to the estate or creditors represented thereby, unless it is shown that the insured was not in a position to make a voluntary settlement at the time he did. In the case of preferred beneficiaries, the law expressly states that the insurance money payable to them is not subject to the control of creditors and does not form part of the insured's estate.

It is not to be overlooked that by the designation of a preferred beneficiary or beneficiaries, the insured is not precluded from surrendering the policy without their consent for any paid up or extended insurance provided by the contract in favor of such beneficiary or beneficiaries, nor from borrowing on the security of the policy such sums as may be necessary and are applied to keep it in force. Nor, in the case of participating insurance, from applying the surplus or dividends for his own benefit.

Inquiries

Editor, About Insurance:

I wonder if you would give me some advice on investing insurance money. My mother has approximately $5,400.00 insurance money from my father's estate and $6,000 cash from sale of a house and she would like to invest this money to the best advantage in order to provide her with a small income. Would you recommend the purchase of some sound gold stocks paying a regular dividend or would she be able to purchase an annuity with some of this money. It has been suggested that she lend the money out on mortgages from which she would obtain 5 or 6 per cent interest. Any suggestions you might have would be much appreciated.

—P.R.M., Timmins, Ont.

If the provision of an income for the rest of life is the object in view, a larger income may be secured by using the money to purchase an annuity than by putting the money into any stock, bond or other security it would be absolutely safe to invest in. It is

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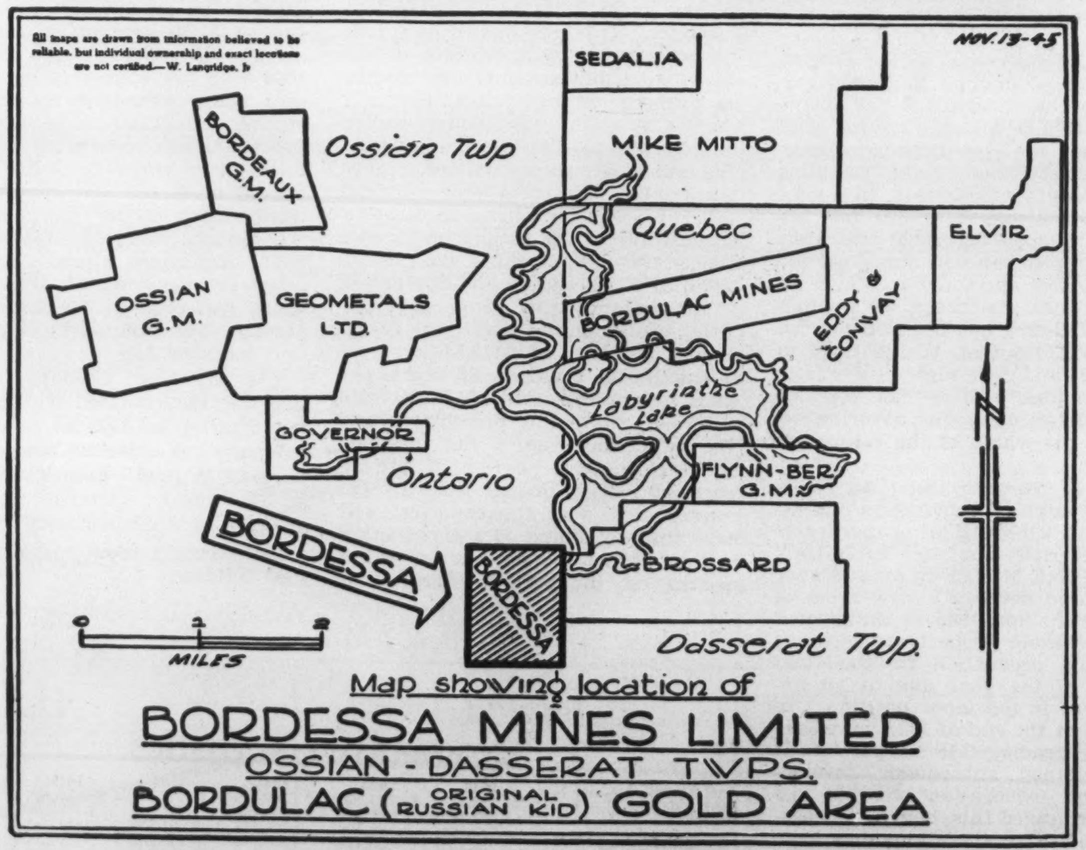

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true that the larger income provided by an annuity is due to the fact that it represents a return of both principal and interest, so that in providing the income the principal is being gradually exhausted. But the counterbalancing advantage of a life annuity is that the income provided by it is one that cannot be outlived, however far into the future the life of the annuitant may extend. In order to ensure that the bulk of the purchase price will be returned as income, a guaranteed annuity may be purchased, under which the payments are guaranteed for a period of 10 or 15 years in any event, so that if the annuitant should not live to receive the payments for 10 or 15 years, as the case may be, the remainder of the yearly payments will go to the heirs of the annuitant. If the annuity is purchased from the Dominion Government or from a regularly licensed life insurance company with a Government deposit for the protection of Canadian policyholders and annuitants exclusively, the buyer will be amply protected however long the contract may remain.

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News of the Mines

(*Continued from Page 35*)

position with working capital of over $836,000. During the shut down the mill and reduction plant were overhauled and put in excellent shape and the company reports an improvement in labor conditions.

•

Attainment of a new eight-year high for shares of Paymaster Consolidated Mines on the Toronto Stock Exchange draws attention to the fact that some exceptionally high values have recently been secured on the upper levels. Face sampling in the west drift on the 700-foot level gave values fro 0.36 ounces across 66 inches up to 6.83 ounces over 30 inches. At greater depth on the 900-foot horizon values up to 1.53 ounces were reported and the grade and width of recent ore developments on the higher levels, which have been worked for years, is particularly pleasing. The declaration of a second 1946 dividend to be paid in May also may be a factor in the recent interest in the stock as possibly foreshadowing a quarterly distribution.

•

With a large body of low-grade ore indicated and the diamond drilling program continuing, directors of Golden Arrow Mines, located in Hislop township, in the Ramore area of Ontario, have initiated steps to sink a shaft. Orders have been placed to carry out this work and contracts are being arranged for hydro-electric power. Three zones have been indicated by diamond drilling and the consulting geologist estimates the indicated ore in "B" zone as 1,045 tons per vertical foot with a grade of $5.15, or including this in a wider section, 2,207 tons per vertical foot at $3.20. The company's balance sheet shows cash of $268,106, bonds of $12,000 and investments at market value of $5,460, against current liabilities of $2.378. If outstanding options are exercised the treasury will receive a further $112,500.

•

Four more mining stocks have been listed on the Toronto Stock Exchange and were called for trading late last week. The newly posted issues are Crestaurum Mines, Orlac Red Lake Mines, Thurbois Mines and Wekusko Consolidated Limited. Crestaurum Mines owns properties in the Yellowknife area acquired from Transcontinental Resouries and others, and recently reported a new mining plant, including Diesel engine, compressor and other necessary equipment for shaft-sinking, on the way to the property. Orlac Red Lake (the former Sanshaw Mines) adjoining Hasaga on the northeast, has ordered all equipment necessary for resumption of shaft-sinking. Thurbois Mines has a property in Destor township, Quebec, on which considerable drilling has been done with an oreshoot over a length of 620 feet having been indicated giving an average of $7.70 across a width of more than nine feet. Mekusko Consolidated has large claim holdings in Manitoba and is proceeding with plans to put down a shaft at its main property, the Fero group, east of Herb Lake.

•

An estimated net profit of $2,299,564, equal to $1.18 per share, is reported by Dome Mines Ltd. for the year 1945 as compared with $2,821,088, or $1.45 per share in the previous 12 months. The year's production was $4,887,263 from 527,100 tons, against $5,177,495 from $519,800 tons in 1944.

•

A complete mining plant has been purchased by Parbec Malartic Gold Mines and sinking of a three-compartment shaft to an initial depth of 500 feet is planned. The company's property comprises 14 claims west of the East Amphi group in Malartic township, Quebec. Three levels are to be established at 250, 375 and 500 feet. So far over 38,500 feet of diamond drilling has been completed, exploring three ore zones, two of which have been proved to vertical depth of more than 900 feet. Ore intersections in 49 drill holes average close to 7½ feet in width and show an average grade of better than $10 per ton (gold at $35 an ounce).

•

The Prospectors' and Developers' Association will hold its 14th annual convention at the Royal York Hotel on March 11, 12, and 13 and over 20 speakers will talk on geology in the various mining districts. Charles McTague, K.C., Securities Commissioner will speak the first day on, "The Ontario Securities Commission and the Investing public." At the luncheon on the second day, Senator A. D. McRae will be the guest speaker on "The Future of Gold," while at the concluding banquet, Hon. J. A. Glen, Dominion Minister of Mines, will speak on "The Canadian Mining Industry." Plans are also being made for inauguration of a "Mining Day" for the Dominion.

•

A shaft sinking and development program for Campbell Red Lake Mines (controlled by Dome Mines) has been authorized by the directors. A thousand-foot compressor, hoist, sub-station and transformer and other equipment are on order. As soon as the machinery can be moved into the property in the spring shaft sinking will commence and it is planned to open up four levels simultaneously. Two diamond drills are now working to fill in the gap between the most easterly intersection on the Campbell and the Dexter property, also controlled by Dome.

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THE ROYAL TRUST COMPANY

Forty-sixth Annual Report
for the year ended 31 December, 1945

REVENUE *From fees and investments*	$3,157,000
CHARGES	2,366,000
PROFIT *Before taxes*	791,000
TAXES	293,000
NET PROFIT	498,000
DIVIDENDS	320,000
BONUS ON STOCK *Paid 1 February, 1946*	60,000
PENSION FUND *Special contribution*	75,000
SURPLUS *For year*	43,000

CAPITAL, RESERVES AND SURPLUS
$8,137,000

PRESIDENT'S ADDRESS (*in part*)—The hope of widespread prosperity must be based for Canada and for other nations on the development of multilateral trade through the use of the facilities to be supplied under such arrangements as those contemplated by the Bretton Woods agreements, and, in a broader sense, by the successful operations of the United Nations Organization.

The sacrifices and deprivations which people must endure in time of war will not be accepted by them without question in time of peace. Spending by governments should be sharply curtailed and full employment sought by the encouragement of production under our Free Enterprise system in order to develop our natural resources and manufactures, keeping always in view the necessity of increasing our exports. A return to taxation on a scale that will permit the accumulation of venture capital for new industries, and for the development of natural resources, would appear to be essential to the establishment of a sound economy.

No manipulation of our economy would enable people to live without labour, and enjoy the benefits of government spending without paying for them. Nor can they escape indefinitely the consequences of extravagance and waste in any quarter. It cannot be said too often that Canada's present financial position demands the fullest realization and application of these basic principles.

GENERAL MANAGER'S ADDRESS (*in part*)—The problem of keeping funds employed at satisfactory rates increases with the seeming trend towards even lower interest rates and the consequent calling of securities. Low yield government bonds and high taxation cause hardship for many who must have security. Government pressure on interest rates also tends to discourage thrift when the return on invested savings is so small. The 4% surtax on income derived from investments as opposed to so-called earned income is unfairly discriminatory and should be done away with. It ignores the fact that many people unable for various reasons to earn an income are dependent on income from investments.

The Company means security and freedom from financial worry to an increasing number of families and individuals who make use of its many branches across Canada. In choosing a trust company, one naturally looks for strength and stability. The next most important attribute is quality of service, and I think it is fair to say that a trust company is not much, if any better, than the calibre of its officers and staff. It is our constant aim to maintain a high standard in personnel and to serve our clients efficiently. We look forward to continued growth as the whole idea of trust companies becomes more widely known and appreciated by the public.

ASSETS UNDER ADMINISTRATION
$882,000,000

HEAD OFFICE - MONTREAL

ROBERT P. JELLETT, *President* — ROSS CLARKSON, *Vice-President and General Manager*

OFFICES ACROSS CANADA FROM COAST TO COAST

1945
A Record Year
for
EMPIRE LIFE

Sound growth in strength and security to policyholders is reflected in the Company's operations as shown by this summary from the Annual Report.

Insurance In Force	**$61,731,325**
An Increase of $7,836,154	
Total Income	**$ 2,358,743**
An Increase of $378,315	
New Insurance, paid for and revived	**$11,482,841**
An Increase of 27%	
Total Assets	**$13,735,904**
Policy Reserves	**$11,804,087**
Payments to Living Policyholders and Beneficiaries	**$ 862,775**
Surplus for Protection of Policyholders	**$ 1,354,581**

EMPIRE LIFE
INSURANCE COMPANY
KINGSTON ONTARIO

Company Reports

Capital Trust

T. D'ARCY McGEE K. C. President of the Capital Trust Corporation, Limited, in his annual report to shareholders states that profits for the year 1945 were $65,814.41 or 7.43 per cent of the paid up capital. This compares with $52,351.05 or 5.91 per cent for 1944. To the profit was added the balance brought forward in Profit and Loss Account of $11,246 at January 1, 1945, making a total of $77,061 available for distribution. A balance of $10,030 was carried forward at December 31, 1945.

The amount deposited by the general public in demand and term saving increased by $731,078. Total deposits now stand at $7,506,670 the highest in the company's history. Quick liquid assets at market value, December 31, 1945, were equivalent to 120.02 per cent of saving payable on demand.

Further progress was made in the disposal of real estate on hand, and the amount held for sale at the year end, less reserve, was $27,082.18.

The sum of $30,000.00 has been transferred to General Reserves.

Toronto General Trusts

THE annual report of the Toronto General Trusts Corporation for the year 1945 shows an increase in total assets of $12,131,316 over the preceding year, reflecting the very substantial volume of new business assumed during the year, with estates assets up $11,456,743 and guaranteed account up by $780,810.

Total assets under administration now amount to $277,541,445, a new high.

Net profits at $472,498 for last year showed an increase of $28,305 over 1944. The corporation paid regular quarterly dividends at the rate of 5 per cent and a bonus of 1 per cent.

Savings deposits show an increase for the year of $1,542,143 and now total $9,484,222, with liquidity at 151 per cent. Guaranteed investment certificates have decreased $761,332.

Taking both capital and guaranteed accounts together, mortgages and agreements for sale, at $7,490,257, have decreased $1,595,453, reflecting the continued substantial repayment of principal on city loans and western farm mortgages. Real estate held for sale is carried at $166,603, a reduction over last year of $95,758.

Northern Life

IN 1945 the Northern Life Assurance Company of Canada increased its business in force from $69,225,098 to $78,114,776, showing a gain for the year of $8,889,678. New business in 1945 amounted to $11,589,106, as compared with $8,694,221 in the previous year. Assets at the end of the year totalled $16,414,800, as compared with $15,002,830 at the end of 1944. Policy reserves amounted to $13,684,658 as compared with $12,530,329 at the close of the previous year.

The investment reserve was increased during the year by $48,511 to $240,000. The unallotted surplus at the end of 1945 was $402,015, as compared with $352,536 at the end of 1944. The net rate of interest earned in 1945 was 3.90 per cent, as compared with 4.04 per cent in 1944, showing that the company's heavy purchases of Victory Bonds have not been without effect on the earned interest rate. To the various War Loans the company subscribed a total of over $8,300,000. Despite war claims, the company experienced a favorable mortality rate in 1945, and also effected a reduction in the expense rate.

North American Life

AS a result of its operations last year, the North American Life Assurance Company was able to report to its 100,000 policyholders the issuance in 1945 of the largest amount of new business in its 65-year history —$45,660,289, as compared with $40,922,429 in 1944. At the end of 1945 the business in force totalled $362,085,616, as compared with $334,671,797 at the close of the previous year. New investments in 1945 were largely in Victory Loans, of which the company paid for $9,000,000 last year, the total assets at the end of 1945 amounting to $96,573,530, as compared with $89,594,277 at the end of 1944. Special reserves and surplus amounted to $7,681,396 at the end of 1945, as compared with $7,486,735 at the end of 1944. Policy benefits paid in 1945 totalled $5,294,383, as compared with $5,242,350 in the previous year. Premiums in 1945 amounted to $10,677,889, as compared with $9,825,333 in 1944.

Empire Life

SUBSTANTIAL growth in business was achieved last year by the Empire Life Insurance Company. Insurance in force at the end of 1945 totalled $61,731,325, as against $53,895,171 at the end of 1944, showing a record gain of $7,836,154 for the year. New Insurance paid for and revived in 1945 amounted to $11,482,841, as against $9,050,405 in the previous year. Total income in 1945 was $2,358,743, as against $1,980,428 in 1944. Payments to policyholders and beneficiaries in 1945 totalled $862,775, as against $826,500 in 1944. At the end of 1945 the total assets were $13,735,904, as against $12,796,496 at the end of 1944. The assets were distributed as follows: Government, corporation and other bonds, 71.20 per cent; first mortgage loans, 11.20 per cent; preferred and common stocks, 10.30 per cent; policy loans, 5.00 per cent; real estate, 1.90 per cent; cash, 0.40 per cent. The rate of interest earned on the assets in 1945 was 4.42 per cent, as against 4.21 per cent in 1944. Capital and surplus funds at the end of 1945 were $1,354,581, as against $1,221,038 at the end of 1944.

Fidelity Life

IN 1945 the new business, including revivals, of the Fidelity Life Assurance Company amounted to $2,831,895, as compared with $1,915,577 in the previous year. At the end of 1945 the total business in force was $13,236,237, as compared with $11,192,095 at the end of 1944. Payments to policyholders and beneficiaries in 1945 amounted to $129, 770, as compared with $134,736 in 1944. Total assets at the end of 1945 were $2,650,290, as compared with $2,410,246 at the close of the previous year. Surplus funds amounted to over $300,000 at the end of 1945, as compared with $312,227 at the end of 1944.

Bell Telephone

A NET increase of 62,583 telephones in service, a greater gain than in any year except 1941, is shown in the report of the Bell Telephone Company of Canada for the year ended December 31, 1945. Net earnings of $6.96 per share fell below dividend requirements of $8 per share, but if the refundable portion of the excess profits tax is included the earnings equalled $9.63 per share, as compared with $9.03 in 1944. Taxes were equivalent to $19.78 per share, or to $16.85 for each telephone in service.

Net income for 1945, after fixed charges, amounted to $8,304,081, or $9.63 per share of average outstanding capital stock. The balance available for dividends was $6,003,081, or $6.96 per share, after provision of $2,301,000, or $2.67 per share, for the refundable portion of the excess profits tax. In 1944 net income totalled $7,721,966, and the balance available for dividends was $5,966,966 or $6.98, per share. The total refundable portion of the excess profits tax for 1942 to 1945 inclusive is $6,453,113.

Quarterly dividends at the rate of $2 per share were paid and it was necessary to withdraw $894,899 from surplus for total dividends of $6,897,980. In 1944, surplus was reduced by $875,662 for the same purpose.

Operation and maintenance expenses were higher than for 1944 by $2,767,470 or 8.9 per cent, due mainly to an increase of $2,059,000 in the expense pay rolls resulting from a substantially greater number of employees and upward adjustments of wage schedules.

Total pay rolls amounted to $27,044,000, an increase of $3,271,000, or 13.8 per cent, over 1944. At the end of the year there were 15,849 employees.

Taxes, including the refundable portion of the excess profits tax, amounted to $17,059,000 in 1945, an increase of 19.4 per cent.

Dominion Life

GAINS all along the line were made by the Dominion Life Assurance Company in 1945. The new business was $35,374,320, as compared with $31,129,878 in 1944. Business in force at the end of the year totalled $272,045,891, as compared with $248,411,736 at the end of 1944. Payments to policyholders and beneficiaries in 1945 amounted to $3,440,218, 58.6 per cent of which was paid to living policyholders. In 1944 the payments to policyholders and beneficiaries were $3,039,651. Total assets at the end of 1945 were $68,796,035, as compared with $62,347,154 at the close of the previous year. Accumulated reserves at the end of 1945 amounted to over $54,500,000, showing an increase for the year of 18 per cent. Surplus over capital, reserves and all liabilities at the end of 1945 was $2,161,958, as compared with $2,071,433 at the end of the previous year. At the company's annual meeting, President Ford S. Kumpf pointed that "Life insurance companies will be called upon in the future, even more so than in the past to use the trustee funds in their custody to help develop the natural resources of Canada and the other countries in which they operate. This responsibility entails a selective program which combines maximum safety with true appreciation of the best channels of investment."

★

SALMITA NORTHWEST MINES LIMITED

(MacKay-Courageous Lake Area - Northwest Territories)

Diamond drilling contract signed with Boyles Bros. G. F. Kimball, M. E., engineer now in Edmonton taking charge of operations under supervision of Dr. A. F. Banfield, Consulting Geologist.

OVER $130,000 PLACED IN TREASURY TO DATE

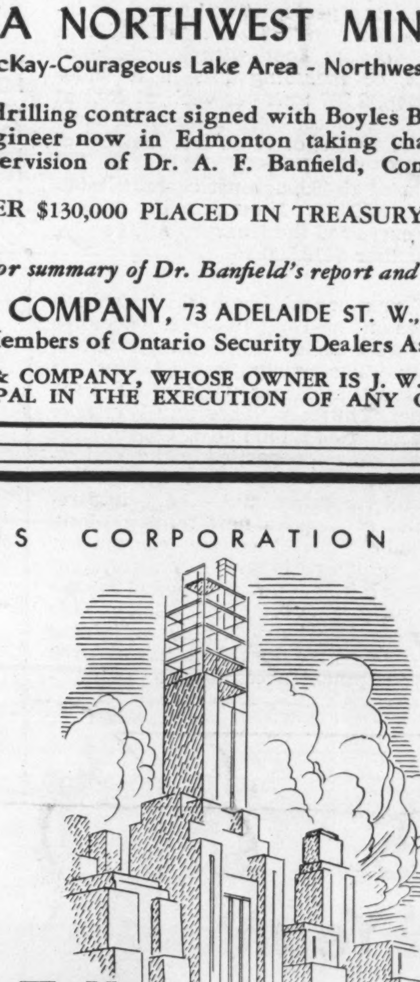
Send for summary of Dr. Banfield's report and geological map

CORNELL & COMPANY, 73 ADELAIDE ST. W., TORONTO 1, CANADA

Members of Ontario Security Dealers Association

(CORNELL & COMPANY, WHOSE OWNER IS J. W. C. CORNELL, ACTS AS PRINCIPAL IN THE EXECUTION OF ANY ORDERS RECEIVED)

ARGUS CORPORATION LIMITED



How Tall ++ Depends on the Foundation

THE MEASURE of a building or a business is the strength of its foundation. Standing on the threshold of a tremendous anticipated development in Canadian industry, manufacturing and merchandising, Argus Corporation Limited faces a future of sound progress and expansion.

As an assurance of present stability, Argus Corporation Limited owns a substantial number of shares of Canadian Companies including Canadian Breweries Limited, Massey-Harris Company Limited, Canadian Food Products Limited, Standard Chemical Company, Limited, Dominion Stores Limited, Dominion Malting Company Limited, Orange Crush, Limited. Each of these companies has unusual expectations of future growth. A further assurance of the continued success and progress of Argus is the fact that one or more members of the Argus board are among the directors or officers of these companies.

As a promise of future expansion, Argus Corporation Limited plans to concentrate investments in a limited number of enterprises showing probability of future growth. It also proposes to take advantage of "special situations" which occur from time to time and which offer opportunities for profitable investment.

OFFICERS OF ARGUS CORPORATION LIMITED

David G. Baird, New York City
W. L. Bayer, Montreal
E. W. Bickle, Toronto
H. J. Carmichael, C.M.G., St. Catharines
J. S. Duncan, Toronto
W. K. Fraser, K.C., Toronto
Roger Gilbert, New York City
J. W. Horsey, Toronto
K. S. Maclachlan, O.B.E., Toronto
H. R. MacMillan, C.B.E., Vancouver
M. W. McCutcheon, Toronto
Allan Miller, London, England
Felix E. Notebaert, Montreal
W. E. Phillips, Toronto
S. Freeman Raymond, New York City
J. S. D. Tory, K.C., Toronto
E. P. Taylor, Toronto

As Principals, we recommend the purchase of the 4½% Cumulative, Convertible, Redeemable Preference Shares (par value: $100) of Argus Corporation Limited, which are listed on the Toronto and Montreal Stock Exchanges.

Burns Bros. & Denton Limited

244 BAY STREET, TORONTO